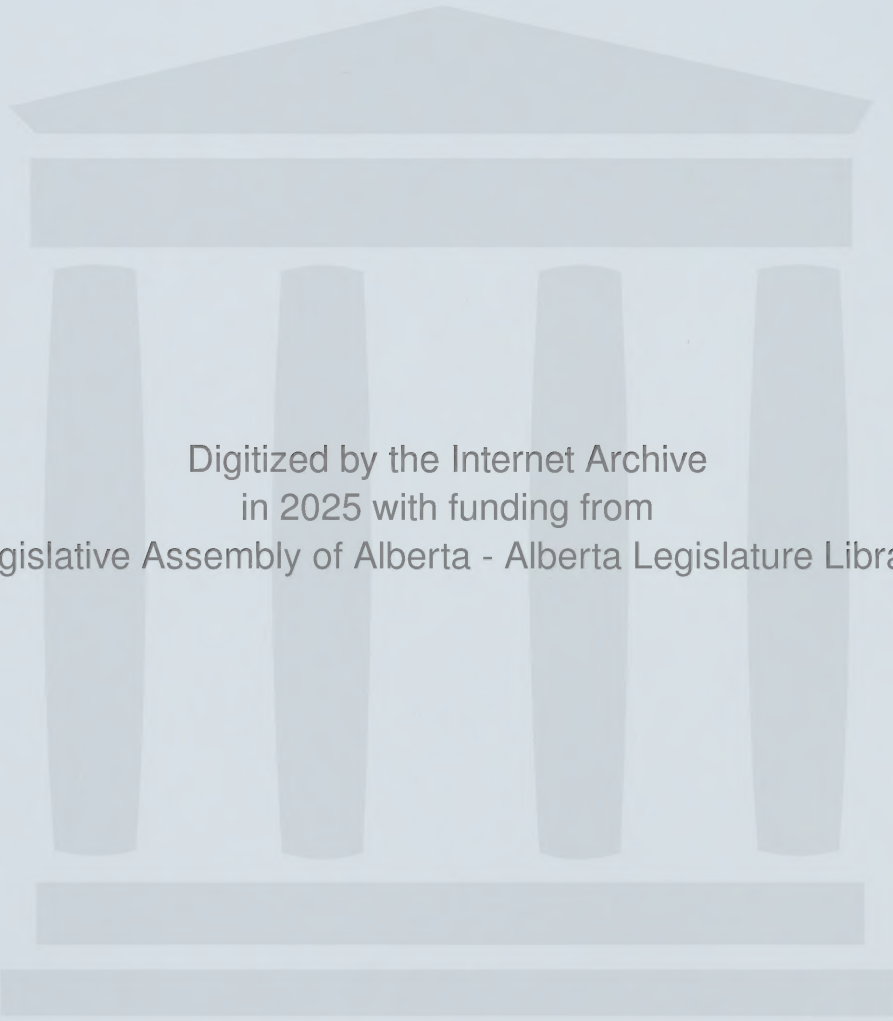


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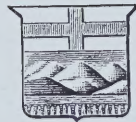


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1917 ANNUAL REPORT

SUPERINTENDENT OF INSURANCE
ALBERTA
TREASURY DEPARTMENT

Printed by the Direction of
HONOURABLE C. R. MITCHELL, PROVINCIAL TREASURER



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Provincial Treasurer:

HON. C. R. MITCHELL.

Superintendent of Insurance:

W. V. NEWSON.

Deputy Superintendent of Insurance:

R. L. NICOLSON.



PROVINCE OF ALBERTA,

TREASURY DEPARTMENT,

EDMONTON, JULY 15TH, 1918.

TO THE HONOURABLE C. R. MITCHELL,

Provincial Treasurer of Alberta,

Edmonton, Alberta.

SIR,—I have the honour to submit the Fifth Annual Report of the Insurance Department, covering the year ended December 31st, 1917, including the returns made by the various insurance companies and friendly societies registered under the provisions of The Alberta Insurance Act for the above mentioned period.

On December 31st, 1917, there were thirty-five Provincial and Foreign Companies (not Dominion Licensees) registered. These are classed as follows:

Companies doing—

Fire Insurance only -----	4
Life Insurance -----	3
Fire and other classes -----	2
Accident, Casualty & Guarantee -----	2
Hail Insurance -----	5
Plate Glass Insurance -----	1
Mutual Insurance -----	7
Fraternal Associations -----	11
Total -----	35

SINCE JANUARY 1ST, 1918, THE FOLLOWING PROVINCIAL LICENSEES
CEASED DOING BUSINESS IN THE PROVINCE, VIZ:

St. Paul Mutual Hail & Cyclone Insurance Company; withdrawn.
Western Canada Accident & Guarantee Insurance Company;
policies reinsured with the Union Casualty Company of Winnipeg.

SINCE JANUARY 1ST, 1918, THE FOLLOWING PROVINCIAL AND FOREIGN
COMPANIES WERE ADMITTED FOR REGISTRATION:

Union Casualty Company of Winnipeg.
British Crown Hail Underwriters.

SINCE JANUARY 1ST, 1918, THE FOLLOWING COMPANIES, WHICH HAD
HITHERTO OPERATED UNDER PROVINCIAL REGISTRATION,
OBTAINED DOMINION LICENSES:

Alliance Nationale.
British Crown Assurance Corporation,
Century Insurance Company.
Eagle, Star & British Dominions Insurance Co.
Excess Insurance Company.
Fire Association of Philadelphia.
Western Life Assurance Company.

THE FOLLOWING SPECIAL BROKERS WERE LICENSED IN 1917:

Edward McDonald, Coleman.
W. N. Poole, Calgary.
McGeorge, Chauvin & Townshend, Edmonton.
J. Rainton Smith, Blairmore.
Winnipeg Insurance & Vessel Agency, Edmonton.

On December 31st, 1917, there were one hundred and thirty-eight Insurance Corporations (Dominion Licensees) registered under the Alberta Insurance Act. These are classified as follows:

Companies doing—

Fire and Life Insurance -----	1
Life Insurance only -----	28
Life and Accident Insurance -----	1
Fire Insurance only -----	44
Fire and other classes -----	35
Accident, Casualty & Guarantee -----	17
Steam-boiler -----	1
Hail -----	1
Guarantee -----	2
Inland Marine -----	1
Live Stock -----	1
Plate Glass -----	3
Fraternal Societies -----	3
Total -----	138

SINCE JANUARY 1ST, 1918, THE FOLLOWING COMPANIES HOLDING
DOMINION LICENSES HAVE RETIRED:

British Columbia Life Insurance Company; amalgamated with the Sun Life Assurance Company of Canada.
Hamilton Fire Insurance Company; amalgamated with the Liverpool & London & Globe Insurance Company.
La Sauvegarde Life Insurance Company; withdrawn.
Canada Hail Insurance Company; withdrawn.
National Union Fire Insurance Co. of Pittsburg; withdrawn.

SINCE JANUARY 1ST, 1918, THE FOLLOWING COMPANIES HOLDING
DOMINION LICENSES HAVE BEEN ADMITTED
FOR REGISTRATION :

Vulcan Fire Insurance Company.
Boston Insurance Company.
New Hampshire Fire Insurance Company.
Maryland Assurance Corporation.
Union Assurance Society of Canton.

The reports of Provincial and Foreign Companies are set forth in detail. Tables are also appended showing the premiums and losses in various classes of insurance undertaken in the Province; also the investment of the various companies and amounts written and at risk in the Province.

I have the honour to be, Sir,

Your obedient servant,

W. V. NEWSON,

Superintendent of Insurance.

Expenditure.

Expenses of Management:

Cash paid for commissions -----	\$3,854.06
Cash paid for law costs -----	108.90
Medical Examiners' fees -----	3.00
Cash paid for fuel and light -----	17.54
Cash paid for interest, discount and exchange -----	31.99
Cash paid for statutory assessment and license fees---	355.47
Cash paid for travelling expenses -----	365.80
Cash paid for rent and taxes -----	588.80
Cash paid for salaries, directors' and auditors' fees---	6,066.00
Cash paid for printing, stationery and advertising----	575.67
Cash paid for postage, telegrams and express -----	520.17
Cash paid for other expenses -----	61.50

Total expenses of management -----	<u>\$12,548.90</u>
------------------------------------	--------------------

Miscellaneous Payments:

Amount paid during the year for losses -----	\$3,470.75
Amount paid for salaries and commissions due in pre- vious years -----	2,425.50
Amount of all other expenditure -----	673.10

Total expenditure -----	<u>\$19,118.25</u>
-------------------------	--------------------

THE CANADA SECURITY ASSURANCE COMPANY.

HEAD OFFICE: CALGARY.

Commenced business 1913.

Registered in Alberta for Hail Insurance.

Officers.

Parker R. Reed, President	-----	Didsbury
T. B. Redding, Vice-President	-----	Calgary
E. M. Whitley, Secretary	-----	Calgary
M. A. McGee, Treasurer	-----	Calgary

Directors.

P. R. Reed	E. M. Whitley
T. B. Redding	J. G. Redding
B. Teskey.	

Amount deposited with the Government of Alberta -----\$10,000.00

Authorized capital	-----	\$500,000.00
Amount subscribed	-----	200,000.00
Amount paid up	-----	30,000.00

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1917.

Assets.

Cash value of stocks, debentures and securities	-----	\$52,929.09
Cash on deposit to the company's credit and not drawn against on December 31st, 1915 in Chartered Banks.	-----	41,602.52
Agents' balances and premiums uncollected (net commis- sions deducted)	-----	3,427.05
Unpaid premium notes	-----	11,726.00
Interest due or accrued and unpaid	-----	481.36
Amount of all other assets	-----	997.15
Total admitted assets	-----	<u>\$111,163.17</u>

Non-admitted assets—

Bills receivable more than one year overdue (not
extended) \$11,303.72.

Liabilities.

Amount of claims in suspense -----	\$ 4,000.00
Amount due or accrued for commissions -----	1,000.00
Amount of all other liabilities -----	2,538.86
Total liabilities -----	<u>\$ 7,538.86</u>
Capital stock paid up -----	30,000.00
Total of liabilities and paid-up capital -----	<u>\$37,538.86</u>
Excess of assets over such total -----	<u><u>\$73,624.31</u></u>

Receipts.

Net cash received for premiums during the year -----	\$297,664.68
Cash received for interest -----	3,127.65
Cash received for reinsurance commissions -----	27,193.32
Cash received for calls on capital stock -----	2,730.00
	<u>\$330,715.65</u>

Expenditure.

Expenses for Management:

Cash paid to agents for commission, salaries and bonus	\$76,583.82
Cash paid for law costs -----	354.51
Cash paid for fuel and light -----	37.88
Cash paid for investigation and adjustment of claims	8,950.59
Cash paid for travelling expenses -----	5,268.65
Cash paid for rent and taxes -----	730.46
Cash paid for salaries, directors' and auditors' fees--	19,004.06
Cash paid for printing, stationery and advertising --	2,908.16
Cash paid for postage, telegrams and express -----	2,358.97
Cash paid for collection expenses -----	4,582.22
Cash paid for statutory assessment and license fees --	7,554.61
Cash paid for all other expenses -----	1,933.93
Total expenses of management-----	<u>\$130,267.86</u>

Miscellaneous Payments:

Net amount paid for losses occurring in previous years -----	\$ 2,877.77
Net amount paid during the year for losses -----	115,632.50
Cash paid for dividends -----	3,000.00
Cash paid for other expenditures -----	1,392.20
Cash paid for debentures and other securities (not extended) \$39,679.09	
Total expenditure -----	<u><u>\$253,170.33</u></u>

RETURNS FOR ALBERTA.

Assets in Alberta -----	\$101,163.17
Liabilities in Alberta -----	5,026.36
Premiums received in Alberta -----	269,022.79

CONTINENTAL FIRE INSURANCE COMPANY OF WINNIPEG.

HEAD OFFICE: WINNIPEG, MANITOBA.

Commenced business October 26th, 1909.

Registered in Alberta for Fire Insurance.

Officers.

M. J. A. M. de la Giclais, President ----- Serving Overseas
 W. E. Hawkins, Managing Director ----- Winnipeg, Man.

Directors.

M. J. A. M. de la Giclais	W. F. Hull
Joseph Lecomte	J. A. Marion
H. Chevrier	T. J. Langford
W. E. Hawkins	L. de Galemert

Amount deposited with the Government of Alberta ----- \$20,000.00

Authorized capital -----	\$500,000.00
Amount subscribed -----	442,700.00
Amount paid up -----	55,337.50

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1917.*Assets.*

Cash value (excluding interest and dividends) of stock, shares, bonds, debentures and securities -----	\$66,111.40
Actual cash on hand at head office -----	1,203.37
Cash on deposit and not drawn against on December 31st, 1917, in Chartered Banks -----	8,810.25
Agents' balances and premiums uncollected -----	6,885.66
Bills receivable -----	643.18
Interest due or accrued and unpaid -----	2,177.50
Amount of all other assets -----	700.00
	\$86,531.36

Amount deducted from above assets on account of bad and doubtful debts and items not admitted -----	596.25
--	--------

\$85,935.11

Liabilities.

Claims or losses adjusted, remaining unpaid at December 31st, 1917 -----	\$ 3,100.00
Total reserve or unearned premiums for all outstanding risks -----	19,978.42
Sundry accounts payable -----	3,358.92
Amount of all other liabilities -----	20.00
Total amount of liabilities -----	<u>\$26,457.34</u>
Capital stock paid up -----	<u>55,337.50</u>
Total liabilities and paid-up capital -----	<u>\$82,794.84</u>
Excess of assets over such total -----	<u><u>4,140.27</u></u>

Receipts.

Net premiums received in cash -----	\$35,152.20
Cash received for interest -----	4,181.02
Cash received from all other sources -----	1,042.30
	<u><u>\$40,375.61</u></u>

Expenditure.

Expenses of Management:

Cash paid to agents for commission, salaries and bonuses -----	\$ 6,031.96
Cash paid for law costs -----	18.50
Cash paid in investigation and adjustment of claims--	348.93
Cash paid interest, discount and exchange -----	78.62
Cash paid statutory assessment and license fees -----	1,039.27
Cash paid travelling expenses -----	3,834.43
Cash paid rent and taxes -----	600.00
Cash paid salaries, directors' and auditors' fees ----	6,426.60
Cash paid printing, stationery and advertising -----	1,216.77
Cash paid postage, telegrams and express -----	268.60
Cash paid other expenses -----	897.52
Total expenses of management -----	<u><u>\$20,761.20</u></u>

Miscellaneous Payments:

Net amount paid during the year for losses occurring previous to 1917 -----	\$ 1,126.40
Net amount paid for losses occurring during 1917 ----	11,640.17
Cash paid for debentures, mortgages and other securities (not extended) -----	\$9,777.50.
Cash paid for expenditure other than the foregoing--	400.00
	<u><u>\$33,927.77</u></u>

RETURNS FOR ALBERTA.

Assets in Alberta -----	\$34,218.61
Liabilities in Alberta -----	3,514.67
Premiums received in Alberta -----	8,142.85
Losses paid in Alberta -----	1,784.44
Net amount at risk in Alberta -----	250,010.15
Value of securities deposited with the Government -----	20,000.00
Total amount at risk of the company -----	\$2,188,972.17

THE FARMERS' FIRE & HAIL INSURANCE COMPANY.

HEAD OFFICE: LETHBRIDGE, ALBERTA.

Commenced business 1917.

Registered in Alberta for Fire and Hail Insurance.

Officers.

A. J. H. Donahoe, President	Foremost, Alta.
M. L. Mundy, Vice-President	Carmangay, Alta.
G. F. Bletcher, Secretary-Treasurer	Lethbridge, Alta.
M. P. Johnston, Managing Director	Lethbridge, Alta.

Directors.

A. J. H. Donahoe	M. L. Mundy
M. P. Johnston	G. F. Bletcher
C. E. Prosser.	

Amount deposited with the Government of Alberta ----- \$10,000.00

Authorized capital ----- \$500,000.00

Amount subscribed ----- 287,500.00

Amount paid up ----- 71,075.00

STATEMENT OF THE COMPANY FOR THE YEAR ENDING DEC. 31ST, 1917.

Assets.

Cash value of stocks, bonds, debentures, etc.	\$42,000.00
Cash on hand at Head Office	210.32
Cash in Banks to the Company's credit	8,507.80
Bills receivable	4,615.97
Interest due and accrued	469.09
Premiums on capital stock in course of collection	25.00
Statutory assessment and license fees prepared	500.00
Office furniture, stationery and supplies	762.10
Other assets	475.00

Total admitted assets ----- \$57,565.28

Non-admitted assets: Charter and organization expenses ----- \$21,570.00.

Liabilities.

Claims adjusted and unpaid	\$ 259.91
Unearned premium reserve on Fire risks	1,337.78
Due and accrued for commissions	191.11
Amount of all other liabilities	1,985.62

Total of liabilities ----- \$3,774.42

Receipts.

Net cash received during the year for premiums -----	\$51,400.17
Cash received for interest -----	319.83
Cash received for premium on stock -----	85.00
Cash received for calls on capital stock -----	53,350.00
Cash received for reinsurance -----	5,770.23
	\$110,925.23

Expenditure.

Expenses of Management:

Cash paid agents for commissions -----	\$10,037.42
Cash paid automobile expenses -----	632.23
Cash paid investigation and adjustment of claims---	1,008.50
Cash paid interest, discount and exchange -----	2,457.00
Cash paid statutory assessment and license fees -----	360.00
Cash paid travelling expenses -----	1,464.03
Cash paid rent and taxes -----	522.55
Cash paid salaries, directors' and auditors' fees ----	5,808.00
Cash paid printing, stationery and advertising -----	483.59
Cash paid postage, telegrams and express -----	296.00
Cash paid other expenses -----	233.05
	\$23,302.37

Miscellaneous Payments:

Net amount paid for losses in 1917 -----	\$20,656.49
Commission on sales of stock -----	14,511.15
Other expenses -----	1,737.10
Cash paid for bonds and debentures (not ex- tended) -----	\$42,000.00.
	\$60,207.11

GREAT NORTH INSURANCE COMPANY.

HEAD OFFICE: CALGARY.

Commenced Business November 1st, 1912.

Registered in Alberta for Fire, Hail and Live Stock Insurance.

Officers.

W. J. Walker, President ----- Calgary, Alta.
 Hon. P. E. Lessard, Vice-President ----- Edmonton, Alta.
 A. H. Mellor, Secretary ----- Calgary, Alta.

Directors.

Hon. A. C. Rutherford	Hon. P. E. Lessard
F. A. Walker	W. J. Walker
Edward J. Fream	George H. Ross
J. K. McInnis.	

Amount deposited with the Government of Alberta ----- \$10,000.00

Authorized capital -----	\$500,000.00
Amount subscribed -----	221,200.00
Amount paid up -----	57,441.74

STATEMENT OF THE COMPANY AS AT DECEMBER 31ST, 1917.

Assets.

Cash value of mortgages -----	\$ 3,500.00
Cash value of debentures (excluding interest and dividends) -----	23,678.65
Cash on hand at head office -----	1,010.28
Cash on deposit in Chartered Banks and not drawn against on December 31st, 1917 -----	41,110.78
Agents' balances and premiums uncollected, in the hands of agents -----	10,324.19
Bills receivable less than one year overdue -----	3,912.31
Live stock premium notes -----	6,786.42
Office furniture and automobiles -----	2,500.00
Amount of all other assets -----	1,554.35
Total admitted assets -----	<u>\$94,376.98</u>

Non-admitted assets:

Bills receivable more than one year overdue (not extended) -----	\$23,518.26.
--	--------------

Liabilities.

Amount of losses unpaid at December 31st, 1917:

Claims or losses in suspense or reported or supposed--	\$ 2,600.00
Amount of unearned premium for all outstanding risks:	
Fire -----	17,030.48
Live Stock -----	10,937.97
Amount of all other liabilities -----	4,665.57
Total liabilities -----	<u>\$35,234.02</u>

Receipts.

Total net cash received for premiums during the year ---	\$220,629.08
Cash received for interest -----	3,425.86
Cash received for calls on capital stock -----	12,034.86
Cash received from all other sources -----	88.18
Total receipts -----	<u>\$236,177.98</u>

Expenditure.

Expenses of Management:

Cash paid to agents for commission, salaries, etc. ----	\$19,473.65
Cash paid for law costs -----	1,368.80
Cash paid for investigation and adjustment of claims -----	1,061.13
Cash paid interest, discount and exchange -----	798.65
Cash paid statutory assessment and license fees -----	4,272.02
Cash paid travelling expenses -----	7,347.32
Cash paid rents and taxes -----	755.00
Cash paid salaries, directors' and auditors' fees -----	16,125.80
Cash paid printing, stationery and advertising -----	3,259.56
Cash paid postage, telegrams and express -----	718.89
Cash paid fuel and light -----	11.05
Collection expense -----	859.33
Cash paid other expenses -----	3,169.51
Total expenses of management -----	<u>\$59,220.71</u>

Miscellaneous Payments:

Amount paid for losses accrued in previous years --	\$ 6,280.15
Amount paid for fire losses during the year -----	9,406.24
Amount paid for hail losses -----	64,579.24
Amount paid for live stock losses -----	4,750.00
Cash paid for dividends -----	6,561.75
Cash paid for debentures and other securities (not extended) -----	\$21,035.40.
Total expenditure -----	<u>\$150,798.09</u>

Liabilities.

Claims or losses in suspense or reported -----	\$ 1,538.68
Re-insurance reserve for Life Insurance contracts in force	150,430.00
Amount of all other liabilities -----	16,626.60
Total amount of liabilities -----	\$168,595.28
Capital stock paid up -----	141,150.00
Total liabilities and paid-up capital -----	\$309,745.28
Excess of assets over such total -----	<u>\$9,036.30</u>

Receipts.

Net premiums received in cash -----	\$77,414.72
Cash received for interest -----	18,394.70
Cash received for calls on capital stock -----	1,433.75
Cash from all other sources -----	12,869.19
Total cash receipts -----	<u>\$110,112.36</u>

Expenditure.

Expenses of Management:

Cash paid to agents for commission, salaries and bonus	\$27,921.03
Cash paid for law costs -----	1,203.67
Cash paid for medical examiner's fees -----	3,522.95
Cash paid for interest, discount and exchange -----	1,580.71
Cash paid for statutory assessment and license fees --	1,365.52
Cash paid travelling expenses -----	906.60
Cash paid rent and taxes -----	1,978.49
Cash paid salaries, directors' and auditors' fees -----	11,781.00
Cash paid printing, stationery and advertising -----	2,096.69
Cash paid postage, telegrams and express -----	948.77
Cash paid other expenses -----	6,713.08
Total expenses of management -----	\$60,018.50

Miscellaneous Payments:

Net amount paid for losses -----	\$ 9,625.00
Cash paid for debentures, mortgages or other securities (not extended) -----	\$46,279.17.
Cash paid for dividends to policy holders -----	564.81
Cash paid for expenditure other than any of the foregoing -----	1,689.30
Total expenditure -----	<u>\$71,897.61</u>

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: EDMONTON, ALTA.

Commenced Business 1917.

Officers.

John W. Wood, President	Edmonton
A. S. Matheson, Vice-President	Edmonton
O. A. Davis, Secretary	Edmonton
S. E. James, Treasurer	Edmonton

Directors.

John W. Wood	R. P. Ottewell
A. S. Matheson	R. H. Watson
N. F. Stevens.	

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1917.

Assets.

Cash on hand at Head Office	\$ 134.15
Cash in banks	48.94
Cash in agents' hands	61.67
Amount unpaid of instalments or fixed payments	449.61
Net premium note assets	575.44
Sundry accounts receivable	125.00
Automobile	630.00
Office furniture, fixtures and stationery	900.00
Amount of all other assets	599.11

\$3,523.92

Liabilities.

Amount required to re-insure all outstanding risks taken on the cash system	\$3,343.23
Amount of all other liabilities	337.60

\$3,680.83

Receipts.

Cash received for membership fees	\$ 59.25
Cash received as fixed payments	816.05
Cash received for premiums on the cash system	5,842.76
Cash borrowed	2,290.18
Cash received from all other sources	95.22

\$8,743.46

Receipts.

Net cash received for premiums -----	\$ 3,842.46
Cash received for interest -----	10.20
Cash received for calls on capital stock -----	5,250.00
Total receipts -----	<u>\$9,102.66</u>

Expenditure.

Expenses of Management:

Cash paid agents for commissions, salaries and bonus	\$ 1,313.33
Cash paid investigation and adjustment of claims ---	15.25
Cash paid statutory assessment and license fees ----	100.00
Cash paid salaries, directors' and auditors' fees -----	25.00
Cash paid printing, stationery and advertising -----	100.95
Cash paid other expenses -----	8.05

Total expenses of management ----- \$1,562.58

Miscellaneous Payments:

Amount paid for losses -----	\$1,152.94
------------------------------	------------

Total expenditure ----- \$2,715.52

THE NATIONAL PLATE GLASS INSURANCE COMPANY.

HEAD OFFICE: WINNIPEG, MAN.

Commenced Business April 16th, 1906.

Chief Agent in Alberta: C. J. Campbell, Calgary.

Officers.

I. Pitblado, President	Winnipeg, Man.
E. Cass, Vice-President	Winnipeg, Man.
W. E. Lough, Secretary-Treasurer	Winnipeg, Man.

Directors.

I. Pitblado	R. A. Mather
E. Cass	W. E. Lough
J. McDiarmid	R. W. Patterson

Amount deposited with the Government of Alberta ----- \$3,000.00

Authorized capital	\$30,000.00
Amount subscribed	15,000.00
Amount paid	5,430.00

Registered in Alberta for Plate Glass Insurance.

STATEMENT OF THE COMPANY FOR THE YEAR ENDING DEC. 31ST, 1917.

Assets.

Cash value of real estate, less encumbrances	\$ 416.18
Cash value of mortgages, exclusive of interest	3,550.00
Cash value of stocks, shares, debentures, etc.	8,167.36
Agents' balances and premiums uncollected	983.64
Interest due or accrued and unpaid	523.05
Amount of all other assets	134.52
Total assets	\$13,774.75

Liabilities.

Amount of unpaid loans -----	\$ 205.94
Total reserve of unearned premiums for all outstanding risks -----	2,282.35
Amount of all other liabilities -----	1,418.62
Total amount of liabilities -----	\$3,906.91
Capital stock paid up -----	5,430.00
Total of liabilities and paid-up capital -----	\$9,336.91
Excess of assets over such total -----	<u>\$4,437.84</u>

Receipts.

Net premiums received in cash -----	\$ 2,758.69
Cash received for interest -----	678.50
Cash received from all other sources -----	79.10
Total cash receipts -----	<u>\$3,516.29</u>

Expenditure.

Expenses of Management:

Cash paid to agents for commission, salaries and bonus \$	420.97
Cash paid for interest, discount and exchange --;----	8.40
Cash paid statutory assessment and license fees ----	122.64
Cash paid for law costs -----	7.55
Cash paid salaries, directors' and auditors' fees ----	535.00
Cash paid printing, stationery and advertising -----	3.00
Cash paid postage, telegrams and express -----	10.80
Total expenses of management -----	\$1,108.36

Miscellaneous Payments:

Net amount paid for losses or claims -----	\$2,437.82
Cash paid for repayment of loans -----	250.00
Total expenditure -----	<u>\$3,796.18</u>

THE POLICY-HOLDERS' MUTUAL LIFE INSURANCE CO.

HEAD OFFICE: TORONTO, ONT.

Commenced Business April 21st, 1909.

Officers.

John J. Main, President	Toronto, Ont.
A. C. Pratt, Vice-President	Toronto, Ont.
A. M. Featherston, Secretary-Treasurer	Toronto, Ont.

Chief Agent in Alberta: W. E. Chadsey, Edmonton.

Directors.

John J. Main	S. J. Carter
A. C. Pratt	Geo. H. Featherston
A. M. Featherston	J. M. Fairecloth
A. W. Briggs	Harry Dempsey
Dr. A. D. Smith	F. D. Lawrence

W. S. Verral.

Amount deposited with the Government of Alberta ----- \$20,047.04

Authorized capital ----- \$150,000.00

Amount subscribed ----- 109,900.00

Amount paid ----- 46,640.00

Registered in Alberta for Life Insurance.

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1917.

Assets.

Cash value of mortgages, exclusive of interest	\$18,500.00
Loans, other than those secured by mortgages (policy loans)	9,366.04
Cash value (excluding interest and dividends) of debentures, bonds, war loan and securities other than the foregoing	67,547.04
Actual cash on hand at Head Office as per auditor's statement	3,201.90
Charter account	10,492.16
Cash on deposit to the Company's credit, and not drawn against on December 31st, 1917, in Chartered Banks	10,607.90
Agents' balances	3,847.98
Premiums uncollected (net commissions deducted)	31,906.37
Interest due or accrued	822.18
Amount of all other assets	2,909.00
Office furniture, etc.	737.60
Calls on capital stock in course of collection	1,900.00

\$161,838.17

Liabilities.

Re-insurance reserve for life insurance contracts in force	\$114,262.27
Amount of claims reported	1,000.00
Amount of all other liabilities	233.12
Total amount of liabilities	\$115,495.39
Capital stock paid up	46,460.00
Total of liabilities and paid-up capital	\$162,135.39
Excess of liabilities over assets	\$ 297.22

Receipts.

Net premiums received in cash	\$55,100.49
Cash received for interest	5,421.78
Cash received from all other sources	350.00
	\$60,872.27

Expenditure.

Expenses of Management:

Cash paid to agents for commissions and salaries	\$12,580.89
Cash paid for medical examiners' fees	1,818.67
Cash paid law costs	149.29
Cash paid statutory assessment and license fees	1,386.08
Cash paid interest, discount and exchange	38.60
Cash paid travelling expenses	800.89
Cash paid rent and taxes	807.14
Cash paid salaries, directors' and auditors' fees	6,049.46
Cash paid printing, stationery and advertising	1,725.47
Cash paid postage, telegrams and express	366.96
Cash paid other expenses	442.77

Total expenses of management \$26,166.22

Miscellaneous Payments:

Amount paid for losses occurring during 1917	\$14,628.98
Cash paid for surrender values	6,932.16

\$47,727.36

RETURNS FOR ALBERTA.

Assets in Alberta	\$26,274.24
Liabilities in Alberta	12,642.54
Premiums received in Alberta	8,936.75
Losses paid in Alberta	2,000.00
Amount of securities deposited in Alberta	20,047.01

Receipts.

Net cash received for premiums -----	\$75,312.99
Cash received for calls on capital stock -----	5,100.00
Cash received for interest -----	1,741.26
Cash received for debentures and other securities (not extended) -----	\$6,000.00.
Total receipts -----	<u>\$82,154.25</u>

Expenditure.

Expenses of Management:

Cash paid agents for commission, salaries or bonus----	\$10,894.76
Law costs -----	391.57
Cash paid for investigation and adjustment of claims	1,808.22
Interest, discount and exchange -----	70.55
Travelling expenses -----	2,710.85
Statutory assessment and license fees -----	557.85
Rent and taxes -----	300.00
Salaries, directors' and auditors' fees -----	6,212.50
Printing, stationery and advertising -----	700.36
Postage, telegrams and express -----	337.33
Other expenses -----	879.61

Total expenses of management -----	<u>\$24,863.60</u>
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Miscellaneous Payments:

Net amount paid for losses -----	\$33,743.77
Cash paid for repayment of loans -----	4,560.00
Paid for debentures or other securities (not ex- extended) -----	\$14,000.00.

Total expenditure -----	<u>\$63,167.37</u>
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THE WESTERN EMPIRE LIFE ASSURANCE COMPANY.

HEAD OFFICE: WINNIPEG, MAN.

Commenced Business January 1st, 1912.

Officers.

William Smith, President	Winnipeg, Man.
R. W. Craig, Vice-President	Winnipeg, Man.
W. P. Rundle, Vice-President	Winnipeg, Man.
F. C. O'Brien, Secretary-Treasurer	Winnipeg, Man.

Directors.

W. P. Rundle	S. D. Hannah
A. J. Fraser, M.D.	G. N. Broatch
F. D. Bryers	G. E. Graham
William Smith	R. W. Craig

Amount deposited with the Government of Alberta ----- \$20,000.00

Authorized capital	\$1,000,000.00
Amount subscribed	564,600.00
Amount paid	131,666.55
Amount still due	9,483.45

Registered to transact Life Insurance.

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1917.

Assets.

Cash value of real estate, less encumbrances	\$11,125.35
Cash value of mortgages, exclusive of interest	97,940.98
Policy loans	17,300.72
Cash value (excluding interest and dividends) of stocks, shares, bonds, debentures and securities other than the foregoing	69,110.00
Actual Cash on hand at Head Office as per auditor's statement	4,506.87
Cash on deposit to the Company's credit, and not drawn against on December 31st, 1917, in Chartered Banks	4,452.12
Agents' balances	4,204.89
Premiums uncollected (net, commissions deducted)	48,795.36
Bills receivable on calls on capital stock	9,483.45
Bills receivable on premiums on capital stock	39,051.80
Interest due or accrued and unpaid	8,918.14
Office furniture, etc.	3,891.90
Total assets	<u>\$318,781.58</u>

RETURNS FOR ALBERTA.

Assets in Alberta -----	\$55,291.03
Liabilities in Alberta -----	16,429.20
Premiums received in Alberta:	
Fire, \$17,790.84; Hail, \$77,188.75; Live Stock,	
\$10,690.43 -----	105,670.00
Losses paid in Alberta:	
Fire, \$7,260.50; Hail, \$46,502.02; Live Stock, \$4,450.00	58,212.52
Amount at risk in Alberta -----	1,188,651.00

MERCHANTS AND TRADERS' ASSURANCE COMPANY.

HEAD OFFICE: CALGARY.

Commenced Business April, 1917.

Registered in Alberta for Plate Glass and Automobile Insurance.

Officers.

C. H. Dunham, President	Calgary, Alta.
James Lawrence, Vice-President	Calgary, Alta.
S. G. J. Robbins, Secretary-Treasurer	Calgary, Alta.

Directors.

C. H. Dunham	James Lawrence
S. G. J. Robbins.	

Amount deposited with the Government of Alberta ----- \$3,500.00
 (Increased to \$10,000.00 since Jan. 1st, 1918.)

Authorized capital	\$500,000.00
Amount subscribed	107,650.00
Amount paid up—	
Cash	5,250.00
Notes	9,800.00

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1917.

Assets.

Cash value of stocks, bonds and other securities	\$ 3,708.22
Cash on hand at head office	1,150.00
Cash in Banks	296.19
Agents' balances	9.80
Bills receivable	9,800.00
Accrued interest	102.71
License fees prepaid	50.00
Office furniture, etc.	100.00
Organization expenses (not extended)	\$1,240.95.

Total assets	<u>\$15,216.92</u>
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Liabilities.

Reserve of unearned premiums on all outstanding risks	<u>\$2,388.20</u>
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*Expenditure.***Expenses of Management:**

Cash paid for commissions -----	\$ 642.25
Cash paid law costs -----	50.00
Cash paid for fuel and light -----	4.20
Cash paid investigation and adjustment of claims ----	35.15
Cash paid interest -----	50.63
Cash paid statutory assessment and license fees ----	170.00
Cash paid travelling expenses -----	377.90
Cash paid rent and taxes -----	228.75
Cash paid salaries, directors' and auditors' fees ----	1,331.90
Cash paid printing, stationery and advertising ----	1,071.05
Cash paid postage, telegrams and express -----	452.46
Cash paid other expenses -----	102.03
	\$4,526.32

Miscellaneous Payments:

Cash paid for losses -----	\$ 601.00
Cash paid repayment of loans -----	2,290.18
Cash paid automobile -----	683.55
Cash paid furniture and fixtures -----	311.43
Cash paid other expenses -----	147.89
	<u>\$8,560.37</u>

MOVEMENT IN RISKS.

Amount of insurance taken in 1917 on the Mutual System \$37,212.00
 Amount of insurance taken in 1917 on the Cash System \$619,629.11

GENERAL INTERROGATORIES.

What is the scale of the premium note rates taken by the Company? Answer: 2%.

How often are assessments made? Answer: Annually.

How many assessments were made during the year 1917? Answer: None.

Were the Company's accounts duly audited for the year ending 31st December, 1917? Answer: Yes.

Date of said audit? Answer: July 10th, 1918.

Names and post office addresses of the auditors of accounts for the year 1917? Answer: Harvey Richardson, Cole and Robertson.

Enumerate all books of record or account kept for purposes of the Company? Answer: Policy register, ledger journal, cash and note premium books.

Date and place at which last annual meeting was held? Answer: Office, 608 Agency Building, February 28th, 1918.

What officers of the Company are under bond, and for what sum respectively? Answer: Secretary-Manager, \$2,000.00.

Of how many directors does the board consist? Answer: Seven.

GERMAN MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: WETASKIWIN, ALBERTA.

Commenced Business May 20th, 1909.

Officers.

Julius Dahms, President ----- Wetaskiwin, Alta.
J. P. Gross, Vice-President ----- Wetaskiwin, Alta.
S. H. Reist, Secretary-Treasurer ----- Wetaskiwin, Alta.

Directors.

Julius Dahms	W. Thompson
J. P. Gross	A. B. Weiser
P. J. Keister	Fred. Pinion
Carl Dekan	S. H. Reist
P. Paulsen	P. Greene

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1917.

Assets.

Cash on hand at Head Office -----	\$ 213.47
Amount unpaid of assessments levied during 1917 -----	1,004.20
Net premium not asset -----	7,973.08
Total assets -----	<u>\$9,190.75</u>

Liabilities.

Total liabilities -----	NIL
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Receipts.

Cash received at Head Office -----	\$ 214.10
Cash for assessments levied in 1916 -----	1,333.53
	<u>\$1,547.63</u>

Expenditure.

Expenses of Management:

Cash paid for commissions or allowances of any kind to agents -----	\$ 146.26
Cash paid for salaries, directors' and auditors' fees --	235.00
Cash paid for other expenses -----	104.95
Total expenses of management -----	<u>\$485.21</u>

Miscellaneous Payments:

Amount paid for losses occurring prior to 1917 -----	\$ 542.50
Amount paid for losses occurring during 1917 -----	400.50
	<u>\$1,429.21</u>

MOVEMENT IN RISKS.

Mutual System Risks:

Policies in force December 31st, 1916, on Mutual System -----	\$502,100.00
Taken during the year 1917 -----	208,357.00
Gross amount in force at any time during 1917 ----	\$710,457.00
Deduct expired and cancelled -----	178,585.00
Net Mutual System risks in force Dec. 31st, 1917 ---	<u>\$531,872.00</u>

GENERAL INTERROGATORIES.

How often are assessments made? Answer: When necessary.

How many assessments were made during the year 1917 ?
Answer: One.

Dates when made? Answer: December, 1917.

What are the several rates per cent. of such assessments on the face of premium notes, or undertakings? Answer: Two mills on the dollar.

At what dates, respectively, were such assessments payable?
Answer: Within thirty days of January 2nd, 1918.

Were the Company's accounts duly audited for the year ending December 31st, 1917? Answer: Yes.

Date of said audit? Answer: January 2nd, 1918.

Names and post office addresses of the auditors of accounts of 1917? Answer: J. H. Walker, Wetaskiwin.

Enumerate all books of record or account kept for purpose of the Company. Answer: Cash book, minute book and recording book.

Date and place at which last annual meeting was held? Answer: Wetaskiwin, January 22nd, 1917.

What officers of the Company are under bond, and for what sum respectively? Answer: Secretary-Treasurer, \$2,000.00.

Of how many directors does the board consist? Answer: Ten.

LACOMBE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: LACOMBE, ALBERTA.

Commenced Business December 30th, 1913.

Officers.

H. J. Angell Evans, President	Lacombe, Alta.
H. W. Metcalf, Vice-President	Lacombe, Alta.
John McKenty, Manager	Lacombe, Alta.

Directors.

H. J. Angell Evans	H. W. Metcalf
C. R. Abbott	E. Hinkley
J. M. Southward	A. W. Sharpe
G. S. Weger.	

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1917.

Assets.

Cash deposited in Chartered Banks as at December 31st, 1917	\$ 1,432.68
Cash on hand at Head Office on December 31st, 1917	298.24
Amount unpaid of assessments which were levied in 1917	2,064.15
Amount unpaid of assessments levied in previous years	1,032.70
Amount of premium notes in force after deducting all payments thereon and assessments levied	13,863.82
Amount unpaid of assessments levied in prior years (not extended)	\$745.06.
Amount of all other assets	573.87
Total assets	<u>\$19,265.46</u>

Liabilities.

Amount of loans	\$ 500.00
Interest accrued on above	5.00
Losses adjusted and unpaid	10.00
Amount required to re-insure all risks taken on cash plan	1,318.27
Amount of all other liabilities	360.67
Total liabilities	<u>\$2,193.94</u>

Receipts.

Cash received for assessments levied in 1917	\$ 2,649.61
Cash received for assessments levied in prior years	4,162.39
Cash received for payments on cash system	1,996.37
Cash received for interest	8.75
Cash received from all other sources	263.14
Total receipts	<u>\$9,080.26</u>

Expenditure.

Expenses of Management:

Cash paid for commissions to agents	\$ 1,346.42
Cash paid for investigation and adjustment of claims	95.10
Cash paid for interest	167.65
Cash paid for statutory assessment, license fees	50.00
Cash paid for salaries, directors' and auditors' fees ..	1,687.35
Cash paid for printing, stationery and advertising---	210.35
Cash paid for postage, telegrams and express	130.98
Cash paid for travelling expenses	572.75

Total expenses of management

\$4,260.60

Cash paid for losses which occurred in 1917	\$2,224.78
Cash paid for losses which occurred prior to 1917 --	1,300.00
Cash paid for re-insurance	203.41
Cash paid for rebate and return premiums	32.46
Cash paid for repayment of loans	3,000.00
Cash paid for all other expenses	346.35

Total expenditure

\$11,367.60

MOVEMENT IN RISKS.

Risks on the Mutual System:

Amount in force 31st December, 1916, on Mutual System	\$1,540,504.60
Policies taken during 1917, new or renewed	600,968.65

Gross number and amount of Mutual System risks in force at any time during 1917	\$2,141,473.15
Deduct expired and cancelled in 1917	913,780.00

Net risks on Mutual System in force December 31st, 1917	\$1,227,693.15
Amount in force December 31st, 1916, on Cash System	\$ 85,195.00
Policies taken during 1917	165,593.00

Gross amount in force on the Cash System at any time in 1917	\$ 250,788.00
Deduct expired and cancelled	17,085.00

Net risks in force at December 31st, 1917, on Cash System	\$233,703.00
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GENERAL INTERROGATORIES.

What is the scale of premium notes taken by the Company ?
Answer: $1\frac{1}{2}\%$ to 2% .

How often are assessments made? Answer: Once a year.

How many assessments were made during the year 1917 ?
Answer: One.

Dates when made? Answer: December 1st.

What are the several rates per cent. of such assessments on the face of the premium notes or undertakings? Answer: 20% .

At what dates, respectively, were such assessments payable?
Answer: December 1st, 1917, and January 1st, 1918.

Were the Company's accounts duly audited for the year ending 31st December, 1917? Answer: Yes.

Names and post office addresses of the auditors of accounts of 1917? Answer: Jas. McNicol, Blackfalds.

Enumerate all books of record or account kept for purposes of the Company. Answer: Cash book, policy register, ledger journal, cash and note policy register, bills payable, minute book.

Date and place at which last annual meeting was held ? Answer: Lacombe, January 10th, 1917.

What officers of the Company are under bond, and for what sum, respectively? Answer: Manager only, bond \$3,000.00.

Of how many directors does the board consist? Answer: Seven.

MILK RIVER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: MILK RIVER, ALTA.

Commenced Business June 6th, 1914.

Officers.

Paul Madge, President	Milk River, Alta.
A. H. Steckle, Vice-President	Milk River, Alta.
G. H. Giles, Secretary-Treasurer	Milk River, Alta.

Directors.

Paul Madge	John R. Metheral
F. G. Smith	A. H. Steckle
George C. Barrows	Henry Tomphor
Frank Coffin	Math. Thielen
J. M. Atkinson.	

STATEMENT FOR THE YEAR ENDING DECEMBER 31st, 1917.

Assets.

Cash on deposit not drawn against on December 31st, 1917, to the Company's credit in Chartered Banks	\$ 1,653.37
Amount unpaid of assessments which were levied during 1917	2,188.59
Amount unpaid of assessments levied in prior years	1,624.74
Net premium note assets	64,631.79
Office furniture and safe	65.00
Total assets	<u>\$70,163.49</u>

Liabilities.

Commissions and salaries due and unpaid	\$346.04
Total liabilities	<u>\$346.04</u>

Receipts.

Cash received for assessments levied in prior years	\$ 1,201.11
Cash received for assessments levied during 1917	4,621.74
Cash borrowed during 1917	1,048.40
Total receipts	<u>\$6,871.25</u>

Expenditure.

Expenses of Management:

Cash paid to agents for commissions -----	\$ 1,574.10
Cash paid for statutory assessment and license fees--	50.00
Cash paid for salaries, directors' and auditors' fees--	481.27
Cash paid for printing, stationery and advertising ---	239.89
Cash paid for postage, telegrams and express -----	122.60
Cash paid for interest -----	31.85
Cash paid for travelling expenses -----	105.90
Cash paid for investigation and adjustment of claims	112.35

Total expenses of management ----- \$2,717.96

Miscellaneous Payments:

Cash paid for losses -----	\$ 3,087.00
Cash paid for repayment loans -----	1,048.40
Cash paid for expenditure other than the foregoing--	6.70

Total expenditure ----- \$6,860.06

MOVEMENT IN RISKS.

Mutual System Risks:

Policies in force December 31st, 1916 -----	\$ 635,220.75
Policies taken during 1917 -----	2,624,780.00
Gross amount of risks in force at any time during 1916 -----	\$3,260,000.75
Deduct expired and cancelled -----	916,456.75

Net risks on Mutual System in force December 31st,
1917 ----- \$2,343,544.00

GENERAL INTERROGATORIES.

What is the scale of the premium note rates taken by the Company? Answer: 2% to 5% inclusive.

How often are assessments made? Answer: Once a year.

How many assessments were made during the year 1917 ?
Answer: One.

Dates when made? Answer: October 1st, 1917.

What are the several rates per cent. of such assessments on the face of premium notes or undertakings? Answer: 10%.

At what dates, respectively, were such assessments payable?
Answer: At sight of card or notice.

Were the Company's accounts duly audited for the year ending 31st December, 1917? Answer: Yes.

Date of said audit ? Answer: January 27th, 1918.

Names and post office addresses of the auditors of accounts of 1917? Answer: W. J. Quinn, Milk River.

Enumerate all books of record or account kept for purpose of the Company. Answer: Policy and application and premium note register, cash book, ledger, agents' account and minute book.

Date and place at which last annual meeting was held? Answer: February 25th, 1918, at Milk River.

What officers of the Company are under bond, and for what sum, respectively? Answer: Secretary-Treasurer, \$2,000.00.

Of how many directors does the board consist? Answer: Nine.

THE RETAIL LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: WINNIPEG, MAN.

Commenced Business March, 1905.

Chief Agent in Alberta: Ed. W. Stacey, Medicine Hat.

Officers.

J. B. Sinclair, President	Winnipeg, Man.
W. Thorn, Vice-President	Winnipeg, Man.
Alan M. Stewart, Secretary	Winnipeg, Man.
Alvin K. Godfrey, Treasurer	Winnipeg, Man.

Directors.

J. Mergen	A. B. Estlin
Geo. F. Robertson	Geo. Barr
A. K. Godfrey	W. D. Galvin
D. B. Jones.	

Amount deposited with the Government of Alberta ----- \$10,000.00

Registered in Alberta for Fire Insurance (lumber only).

STATEMENT FOR THE YEAR ENDING DECEMBER 31st, 1917.

Assets.

Cash value of mortgages	\$44,295.25
Cash value of bonds, debentures and securities other than the foregoing	14,661.69
Cash on deposit to Company's credit, not drawn against on December 31st, 1917	20,550.56
Bills and assessments receivable	1,369.45
Total assets	<u>\$80,876.95</u>

Liabilities.

Guarantee premiums deposit	<u>\$35,402.32</u>
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Receipts.

Cash received by Company at Head Office -----	\$15,348.75
Cash received by Company as fixed payment due prior to 1917 -----	1,122.05
Cash received for interest during 1917 -----	4,051.84
Cash received guarantee premium deposit -----	4,143.57
Cash received for sale of investments (not extend- ed) -----	\$9,566.64.
Cash received forfeited guarantee premium deposit -----	35.95
Cash received commissions -----	98.71
Cash borrowed -----	3,000.00
Cash received from all other sources -----	420.00
	<u>\$28,220.87</u>

Expenditure.

Expenses of Management:

Cash paid for exchange -----	\$ 52.35
Statutory assessment -----	20.80
Cash paid for investigation and adjustment of claims -----	33.65
Cash paid rents and taxes -----	286.85
Cash paid salaries, directors' and auditors' fees -----	2,680.00
Cash paid printing, stationery and advertising -----	47.25
Cash paid postage, telegrams and express -----	78.96
Cash paid other expenses -----	654.29
Total expenses of management -----	\$3,854.15

Miscellaneous Payments:

Cash paid for losses which occurred during 1917 -----	\$14,393.82
Cash paid for re-insurance -----	285.75
Repayment of loans -----	3,000.00
Purchase of investments (not extended) \$9,787.13.	
Total expenditure -----	<u>\$21,533.72</u>

THE WAWANESA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: WAWANESA, MAN.

Commenced Business 1896.

Officers.

S. H. Henderson, President	Wawanesa, Man.
E. H. Dewart, Vice-President	Wawanesa, Man.
A. F. Kempton, Secretary and Manager	Wawanesa, Man.
C. D. Kerr, Treasurer	Wawanesa, Man.

Directors.

S. H. Henderson	W. McKellar
E. H. Dewart	Samuel Reid
James Elliott	Robert Wallace
James Ross.	

Authorized to transact Mutual Fire Insurance.

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1917.

Assets.

Cash value of real estate, less encumbrances	\$ 16,542.46
Cash value of mortgages	15,000.00
Bonds, debentures, securities, other than the foregoing	42,762.81
Actual cash on hand at Head Office, as per auditors' statement	326.78
Cash on deposit to the Company's credit, not drawn against on December 31st, 1917, in Chartered Banks	131,325.45
Cash in agents' hands, acknowledged by them to be due, and considered good	248.63
Amount unpaid of instalments, or fixed payments on premium notes	11,210.32
Amount unpaid of assessments which were levied during 1917	34,383.59
Net premium note assets	913,710.81
Interest due and accrued	676.48
Office furniture, etc.	2,931.67
Total assets	<u>\$1,169,119.00</u>

Liabilities.

Amount required to re-insure all outstanding risks on Cash System	\$60,193.80
Total liabilities	<u>\$60,193.80</u>

Receipts:

Cash received by Company as fixed payments due in 1917	\$19,305.67
Cash received by Company as fixed payments due in prior years -----	9,518.98
Cash received by Company for assessments levied in 1917	133,697.39
Cash received by Company for assessments levied in years prior to 1917 -----	26,923.97
Cash received for premiums on Cash System -----	60,900.28
Cash received for interest during 1917 -----	4,282.20
Total cash receipts -----	<u>\$254,628.49</u>

Expenditure.

Expenses of Management:

Cash paid for commissions, or allowances of any kind to agents -----	\$28,062.10
Cash paid for law costs -----	149.04
Cash paid fuel and light -----	721.80
Cash paid investigation and adjustment of claims---	5,300.75
Cash paid statutory assessment and license fees ----	927.75
Cash paid travelling expenses -----	3,231.55
Cash paid taxes -----	149.85
Cash paid salaries, directors' and auditors' fees ----	25,615.85
Cash paid printing, stationery and advertising -----	4,298.41
Cash paid postage, telegrams and express -----	4,631.16
Cash paid other expenses -----	2,830.18
Total expenses of management -----	<u>\$75,918.44</u>

Miscellaneous Payments:

Cash paid for losses which occurred -----	\$132,166.10
Cash paid rebate, abatement and returned premiums--	2,850.20
Cash paid expenditure other than any of foregoing--	5,017.16
Cash paid purchase of investments (not extend- ed) -----	\$32,762.81.

Total expenditure -----	<u>\$215,951.90</u>
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MOVEMENT IN RISKS.

Policies in force 31st December, 1916, on Mutual System -----	\$49,181,655.00
Policies taken during 1917, new and renewed -----	22,073,381.00

Gross amount of Mutual System risks in force at any one time during 1917 -----	\$71,255,036.00
Deduct expired and cancelled in 1917 -----	14,627,877.00

Net risks on Mutual System in force 31st December, 1917 -----	\$56,627,159.00
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Policies in force 31st December, 1916, on Cash System--\$	6,947,062.00
Policies taken during 1917, new or renewed -----	4,954,860.00

Gross amount of Cash System risks in force at any time during 1917 -----	\$11,901,922.00
Deduct expired and cancelled in 1917 -----	1,806,317.00

	\$10,095,605.00
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WESTERN MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: WETASKIWIN, ALBERTA.

Commenced Business April, 1914.

Officers.

H. B. Atkins, President	-----	Didsbury, Alta.
Wm. Rupp, Vice-President	-----	Didsbury, Alta.
Parker R. Reed, Secretary	-----	Didsbury, Alta.
Theo. Reist, Treasurer	-----	Didsbury, Alta.

Directors.

H. B. Atkins	C. F. Rennie
P. G. Johnston	H. E. Pearson
Wm. Rupp	W. Hardy
L. B. Fulkerth	P. R. Reed
E. B. Shantz.	

STATEMENT FOR THE YEAR ENDING DECEMBER 31st, 1917.

Assets.

Cash on hand at Head Office	-----	\$ 526.27
Cash on deposit to the Company's credit in Chartered Banks and not drawn against at December 31st, 1917	-----	1.01
Cash in agents' hands	-----	1,190.35
Amount unpaid of assessments which were levied in 1917	-----	8,189.54
Amount unpaid of the assessments which were levied in prior years	-----	2,851.80
Net premium note assets	-----	43,855.83
Due from other companies for re-insurance	-----	412.63
Amount of all other assets	-----	531.91
		<u>\$57,559.04</u>

Liabilities.

Amount of loans	-----	\$ 3,150.00
Amount of interest accrued thereon	-----	15.10
Amount of losses adjusted and unpaid	-----	1,754.20
Amount required to reinsure all outstanding risks taken on the Cash System	-----	4,866.04
Reserve for unpaid commissions	-----	1,585.36
Salaries due and accrued	-----	2,915.89
Due other companies for re-insurance	-----	374.17
All other liabilities	-----	409.19
Total liabilities	-----	<u>\$15,069.95</u>

Receipts.

Cash received for assessment levied in 1917 -----	\$12,047.79
Cash received for assessments levied in prior years -----	4,918.67
Cash received for premiums on the Cash System -----	9,689.28
Cash borrowed during the year -----	10,300.00
Cash received from all other sources -----	1,087.03
Total receipts -----	<u>\$38,042.77</u>

Expenditure.

Expenses of Management:

Cash paid for commissions or allowances of any kind to agents -----	\$ 5,646.37
Cash paid for law costs -----	27.33
Cash paid for interest and exchange -----	308.60
Cash paid for fuel and light -----	52.35
Cash paid for travelling expenses -----	1,488.07
Cash paid for investigation and adjustment of claims -----	513.10
Cash paid for rent and taxes -----	164.55
Cash paid for salaries, directors' and auditors' fees --	3,262.12
Cash paid for printing, stationery and advertising ---	666.28
Cash paid for postage, telegrams and express -----	431.99
Cash paid for statutory assessment and license fees --	50.00
Cash paid for other expenses -----	436.07

Total expenses of management ----- \$13,064.83

Miscellaneous Payments:

Cash paid for losses -----	\$16,684.09
Cash paid for repayment of loans -----	7,150.00
Cash paid for re-insurance -----	667.43
Cash paid for rebate and returning premiums -----	266.75
Office furniture and automobiles -----	829.95
Cash paid for expenditure other than the foregoing --	774.21

Total expenditure ----- \$39,337.26

MOVEMENT IN RISKS.

Risks on the Mutual System:

Policies in force at 31st December, 1916 -----	\$3,456,628.46
Policies taken in 1917 -----	2,135,637.13
Gross amount of Mutual System risks in force at any time during 1917 -----	\$5,593,765.59
Deduct expired and cancelled -----	507,519.00
Net risks on Mutual System in force December 31st, 1917 -----	\$5,086,246.39

Risks on the Cash System:

Policies in force 31st December, 1916 -----	\$ 569,877.35
Policies taken in 1917 -----	955,693.00
Gross amount of Cash System risks in force at any time during 1917 -----	\$1,525,570.35
Deduct expired and cancelled -----	41,923.00
Net risks in force on Cash System -----	<u>\$1,483,647.35</u>

GENERAL INTERROGATORIES.

What is the scale of the premium note rates taken by the Company? Answer: From \$1.25 to \$2.00.

How often are assessments made? Answer: Yearly.

How many assessments were made during the year 1917? Answer: One.

Dates when made? Answer: November 1st, 1917.

Date payable? Answer: November 1st, 1917.

What is the rate per cent. of such assessment? Answer: 20%.

Were the Company's accounts audited for the year ending December 31st, 1917? Answer: Yes.

Date of said audit? Answer: February 20th, 1918.

Names and post office address of the auditors of accounts, 1917? Answer: J. M. Reed, Didsbury.

Enumerate all books of record or account kept for the purpose of the Company? Answer: Policy registers, cash book, general register, cancellation book and expiry book.

Date and place at which last annual meeting was held? Answer: February 20th, 1917, Didsbury, Alta.

What officers of the Company are under bonds, and for what sum, respectively? Answer: Secretary-Manager, \$2,000.00.

Of how many directors does the board consist? Answer: Ten.

FIRE.

Company.	Premiums.	Losses.
Atlas Insurance Company -----	\$33,483.28	\$ 5,207.53
Aetna Insurance Company -----	17,560.50	2,837.00
Alliance Insurance Company -----	12,040.03	3,153.48
American Insurance Company -----	14,947.52	670.06
Acadia Fire Insurance Company -----	8,250.72	570.03
American Central Insurance Company -----	11,284.36	1,444.40
Beaver Fire Insurance Company -----	4,159.04	1,059.68
British America Assurance Company -----	64,449.19	27,593.11
British Colonial Fire Insurance Company -----	12,424.60	3,343.07
British North-Western Fire Company -----	15,552.65	3,738.27
British Crown Assurance Company -----	42,250.53	3,393.42
British Empire Underwriters -----	23,222.76	5,264.54
British and Canadian Underwriters -----	7,742.05	161.43
Britannic Underwriters -----	6,785.01	4,357.57
California Insurance Company -----	8,371.83	1,293.65
Canada Accident Insurance Company -----	4,103.62	278.49
Canadian Fire Insurance Company -----	70,645.70	18,795.52
Canada National Fire Insurance Company -----	31,834.22	5,076.52
Caledonian Insurance Company -----	20,194.69	1,772.04
Century Insurance Company -----	6,393.06	3,001.58
Commercial Union Assurance Company -----	81,768.60	13,785.61
Connecticut Fire Insurance Company -----	22,309.33	15,363.23
Continental Insurance Co. of New York -----	19,102.21	11,070.61
Continental Fire Insurance Co. of Winnipeg -----	8,142.85	1,784.44
Dominion Fire Insurance Company -----	25,280.14	8,933.15
Dominion of Canada Guarantee & Accident -----	9,656.99	3,907.05
Delaware Underwriters -----	17,479.59	7,664.35
Employers' Liability Assurance Company -----	25,683.44	17,353.38
Equitable Fire & Marine Insurance Company -----	26,901.35	15,137.39
Eagle, Star & British Dominions -----	11,738.85	3,321.43
Fidelity Phoenix Fire Insurance Company -----	24,779.22	7,187.47
Firemen's Fund Insurance Company -----	16,672.02	1,797.85
Firemen's Insurance Co. of Newark, N. J. -----	4,812.69	564.01
Fire Association of Philadelphia -----	5,095.82	311.25
General Accident, Fire & Life Assurance Co. -----	32,048.33	8,199.83
General Fire Insurance Co. of Paris -----	5,864.80	165.47
Great American Insurance Company -----	13,734.55	1,750.74
Globe & Rutgers Fire Insurance Co. -----	26,329.46	5,602.04
Globe Indemnity Co. of Canada -----	10,436.52	1,697.59
Glens Falls Insurance Company -----	27,703.40	7,661.16
Guardian Insurance Co., Ltd., London -----	52,925.31	4,117.71
Great North Insurance Company -----	17,790.84	7,260.50
Hartford Fire Insurance Company -----	52,636.13	21,842.58
Home Insurance Company -----	55,307.94	18,337.89
Hudson Bay Insurance Company -----	17,156.04	4,583.08
Imperial Underwriters' Corporation -----	8,267.46	275.25
Imperial Guarantee & Accident Insurance Co. -----	347.30	1,131.00
Insurance Co. of North America -----	26,398.00	981.19
Insurance Co., State of Pennsylvania -----	19,092.38	3,301.33
Law Union & Rock Insurance Company -----	13,394.91	2,604.92
Liverpool-Manitoba Assurance Company -----	55,262.81	10,475.22
Liverpool & London & Globe Insurance Co. -----	117,733.77	37,797.82
London Assurance Corporation -----	22,078.17	4,955.86
London Mutual Fire Insurance Co. -----	18,385.45	8,389.16
London & Lancashire Fire Insurance Co. -----	56,243.40	5,151.41
London Guarantee & Accident Insurance Co. -----	11,242.91	1,128.21
London Underwriters' Agency -----	3,824.93	501.05
Mercantile Fire Insurance Co. -----	22,756.96	7,252.97
Mount Royal Assurance Company -----	15,973.47	5,236.19
Millers' National -----	1,878.10	19.28
Mercantile Fire and Marine Underwriters -----	2,635.54	1,233.39
Minnesota Underwriters -----	4,750.57	15,639.30
National Fire Insurance Company of Paris -----	6,249.55	1,011.70
National Ben Franklin Fire Insurance Co. -----	2,523.25	833.70
National Fire Insurance Co. of Hartford -----	16,624.23	1,250.65
National Union Fire Insurance Co. -----	12,456.19	2,391.46

FIRE—*Continued.*

Company.	Premiums.	Losses.
Niagara Fire Insurance Company -----	\$ 5,939.90	\$ 3,144.05
North British Mercantile Insurance Co. -----	53,562.39	16,544.96
North Empire Fire Insurance Co. -----	20,688.62	11,985.81
North-West Fire Insurance Company -----	8,531.14	3,158.89
Northern Assurance Company, Ltd. -----	47,646.20	9,440.33
Northwestern National Insurance Co. -----	12,544.45	506.50
Norwich Union Fire Insurance Co. -----	48,089.22	11,302.83
Nova Scotia Underwriters -----	43,392.95	19,975.94
New York Underwriters' Agency -----	20,695.31	5,090.24
North-western Underwriters' Insurance Agency ---	4,086.07	nil
Occidental Fire Insurance Company -----	23,236.46	3,813.50
Ocean Accident & Guarantee Corporation -----	33,824.68	8,828.52
Phoenix Assurance Co. of London -----	29,287.64	16,047.62
Palatine Insurance Company -----	24,440.91	3,484.09
Pacific Coast Fire Insurance Co. -----	10,883.18	6,991.94
Phoenix Insurance Co. of Hartford -----	24,461.98	13,599.30
Providence Washington Insurance Co. -----	22,005.86	4,607.63
Provincial Insurance Co. of England -----	1,139.94	9.39
Phenix Fire Insurance Co. of Paris -----	5,382.20	102.48
Quebec Fire Insurance Company -----	19,651.10	7,959.48
Queen Insurance Company -----	31,296.74	12,245.33
Royal Insurance Company -----	105,126.84	28,469.91
Royal Exchange Assurance -----	44,493.62	7,648.01
Rochester Underwriters -----	36,840.26	23,412.24
Retail Lumbermen's Mutual Fire Insurance Co. ---	3,074.30	nil
Scottish Union & National Insurance Co. -----	27,792.42	6,836.51
Springfield Fire & Marine Insurance Co. -----	40,983.50	53,738.05
Sun Fire Office -----	36,148.99	13,055.73
St. Paul Fire & Marine Insurance Co. -----	36,279.60	17,046.38
Scottish Canadian Underwriters -----	27,334.85	19,109.31
St. Lawrence Underwriters' Agency -----	23,145.23	21,046.75
Union Assurance Society, Ltd. -----	40,848.74	8,636.24
Union (of Paris) Fire Insurance Co -----	15,649.51	11,398.85
Western Assurance Company -----	64,284.78	22,554.01
Westchester Fire Insurance Co. -----	47,816.14	27,566.08
Winnipeg Fire Underwriters -----	16,618.34	7,092.52
Yorkshire Insurance Company, Ltd. -----	38,123.22	35,739.06
	<u>\$2,560,518.41</u>	<u>\$856,142.74</u>

LIFE.

Company	Premiums	Amount Written in 1917	Amount at Risk in Alta. 1917
Alberta-Saskatchewan Life Ins. Co. \$	7,453.52	\$ 105,000.00	\$ 255,500.00
Canada Life Assurance Company__	*223,773.98	1,640,377.00	7,074,698.00
Continental Life Insurance Co. ---	*41,955.49	873,000.00	1,579,850.00
Crown Life Insurance Company__	*45,944.46	621,016.00	1,605,213.00
Confederation Life Association --	*108,108.38	853,229.00	3,789,924.00
Dominion Life Assurance Co. ----	*49,228.45	530,140.00	1,587,430.00
Equitable Life Assurance Society--	*39,973.72	450,509.00	991,993.00
Excelsior Life Insurance Company	93,249.23	1,410,000.00	2,595,851.00
Great West Life Assurance Co. ---	*407,326.51	3,440,787.00	13,315,481.00
Imperial Life Assurance Company	*186,172.80	1,501,883.00	5,696,596.00
London Life Assurance Company__	*32,559.27	321,500.00	1,141,670.00
London & Lancashire Life & Gen'l	*29,321.08	22,000.00	846,675.00
Manufacturers' Life Insurance Co.	*202,267.18	1,808,000.00	6,304,217.00
Metropolitan Life Insurance Co.---	*223,505.76	2,310,000.00	7,520,000.00
Monarch Life Assurance Co. -----	†48,110.69	681,514.00	1,649,092.00
Mutual Life Assurance Company of Canada -----	245,801.18	1,541,710.00	6,628,136.00
Mutual Life Ins. Co. of New York	55,396.60	226,000.00	1,814,586.00
National Life Insurance Company	*45,897.90	424,486.00	1,414,508.00
New York Life Insurance Co. ----	*189,253.94	1,447,758.00	4,343,355.00
North American Life Assurance Co.	*167,556.95	1,775,602.00	4,820,553.00
Northern Life Assur. Co. of Canada	*38,134.65	569,800.00	1,025,504.00
Prudential Ins. Co. of America --	†152,588.14	1,914,600.00	4,868,547.00
Phoenix of London -----	*9,329.75	6,000.00	225,731.00
Policy Holders' Mutual Life -----	†8,936.75	199,373.00	305,293.00
Royal Insurance Company -----	*6,360.30	1,000.00	188,657.45
Sovereign Life Assurance Co. ----	*16,089.23	168,000.00	504,500.00
Sun Life Assurance Co. of Canada	*331,485.05	1,413,326.00	9,187,623.00
Standard Life Assurance Company	*19,863.06	6,000.00	486,062.50
Travelers' Insurance Company --	*30,352.08	403,502.00	1,219,562.00
Western Life Assurance Co. -----	*30,877.84	659,250.00	889,850.00
Western Empire Life -----	*8,300.75	420,500.00	415,500.00
	\$3,095,174.69	\$27,665,722.00	\$94,264,157.95

*Indicates paid-for basis.

†Indicates written basis.

HAIL.

Company.	Premiums.	Losses.
British American Assurance Company -----	\$ 43,516.56	\$ 40,098.68
British Crown Assurance Corporation, Ltd. -----	248,236.57	162,211.57
Canada Hail Insurance Company -----	13,425.38	8,769.66
Canada Security Assurance Company -----	269,022.79	145,022.52
Connecticut Fire -----	71,235.48	54,044.27
Dominion Fire Insurance Company -----	17,188.07	18,199.14
Excess Insurance Company -----	84,520.73	80,724.29
Farmers' Fire & Hail Insurance Company -----	51,874.80	20,277.61
Great North Insurance Company -----	50,341.57	31,605.05
Hartford Fire Insurance Company -----	132,491.84	89,942.21
Home Insurance Company -----	277,858.91	181,098.84
Nova Scotia Fire Underwriters -----	106,201.53	78,975.59
Rochester Underwriters -----	155,441.19	93,715.27
St. Paul Mutual Hail & Cyclone Insurance Co. ----	34,000.00	25,500.00
United Assurance Company -----	78,756.71	44,070.43
Westchester Fire Insurance Company -----	72,434.39	47,236.37
Western Underwriters -----	26,160.91	9,907.21
Winnipeg Fire Underwriters -----	55,997.69	52,138.38
	<u>\$1,788,705.12</u>	<u>\$1,183,537.09</u>

ACCIDENT AND SICKNESS.

Company	ACCIDENT		SICKNESS	
	Premiums	Losses	Premiums	Losses
Alberta Life & Accident -----	\$19,551.30	\$3,470.75	Combined	
Alliance Assurance Company ----	70.00	nil	\$ 58.33	nil
Canada Accident Company -----	1,825.28	214.30	809.14	153.92
Dominion Gresham Guarantee & Casualty Company -----	1,601.26	976.37	843.99	2,041.06
Dominion of Canada Guarantee & Accident Insurance Co. ----	13,914.51	3,063.02	9,672.80	2,906.54
Employers' Liability -----	2,793.31	295.00	95.00	47.50
General Accident Assurance Co. --	3,639.85	462.79	1,933.85	754.88
General Accident Assurance Co.--	3,155.50	1,548.68	Combined	
Globe Indemnity Company -----	12,852.56	7,770.22	9,411.55	3,702.74
Guardian Accident & Guarantee --	1,806.51	881.25	1,439.43	155.83
Imperial Guarantee & Accident --	2,584.89	1,822.69	1,749.09	711.64
Law Union & Rock Insurance Co. --	226.25	37.50	119.25	nil
London Guarantee & Accident --	1,045.60	960.69	903.50	436.42
London & Lancashire Guarantee & Accident -----	727.75	186.56	516.20	19.99
Loyal Protective Insurance Company -----	5,915.50	2,015.33	Combined	
Maryland Casualty Company ----	6,302.26	1,414.37	8,474.58	3,673.91
Merchants' Casualty -----	77,065.43	21,827.83	Combined	
North American Accident -----	333.90	100.71	186.50	nil
Norwich Union Fire -----	1,702.79	407.90	1,272.46	165.22
Ocean Accident & Guarantee Corporation -----	7,068.54	768.03	5,282.98	1,058.30
Protective Association -----	4,974.00	3,427.27	Combined	
Railway Passengers' Assurance Co. --	1,206.53	259.15	621.14	102.14
Royal Exchange Assurance -----	662.67	100.00	626.83	181.05
Travelers' Insurance Company --	8,301.71	2,870.38	nil	nil
Travelers' Indemnity -----	1,981.54	321.88	5,082.06	3,432.62
U. S. Fidelity & Guarantee Co. ---	249.00	nil	210.00	83.90
Yorkshire Insurance Company ---	536.91	1,758.05	nil	77.00
Western Canada Accident & Guarantee Company -----	1,493.30	851.90	Not divided	
	<u>\$183,588.65</u>	<u>\$57,812.62</u>	<u>\$49,471.18</u>	<u>\$19,727.66</u>

AUTOMOBILE.

Company.	Premiums.	Losses.
Alliance Assurance Co., Ltd. -----	\$ 584.26	\$ 611.00
Canada Accident Assurance Company -----	288.33	nil
Employers' Liability Assurance Corporation -----	2,367.94	20.75
Firemen's Fund Insurance Company -----	29.15	nil
Guardian Accident & Guarantee Company -----	1,451.94	233.83
Globe Indemnity Company of Canada -----	1,050.26	228.40
General Accident Assurance Company of Canada --	819.80	nil
Glens Falls Insurance Company -----	654.51	37.50
Home Insurance Company -----	1,894.02	171.55
Hartford Fire Insurance Company -----	231.82	nil
Imperial Guarantee & Accident Insurance Company	37.95	nil
Insurance Company of North America -----	1,630.70	435.00
London & Lancashire Guarantee & Accident Co. ---	83.01	20.00
London Guarantee & Accident Insurance Co. -----	366.67	219.70
Marine Insurance Company -----	6,244.53	629.17
Maryland Casualty Company -----	722.56	31.90
Minnesota Underwriters -----	389.85	nil
North American Accident Insurance Company ----	134.25	nil
Nova Scotia Fire Underwriters -----	1,749.59	123.00
Norwich Union Fire Insurance Company, Ltd. -----	401.77	107.70
Firemen's Fund Insurance Company -----	29.15	nil
Ocean Accident & Guarantee Corporation -----	4,144.31	1,752.27
Providence-Washington Insurance Company -----	2,617.87	1,862.92
Queen Insurance Company of America -----	1,364.83	1,081.00
Railway Passengers' Assurance Company -----	533.83	168.70
Royal Exchange Assurance -----	675.75	nil
St. Paul Fire & Marine Insurance Company -----	7,295.50	2,410.59
United States Fidelity & Guaranty Company -----	892.82	nil
Yorkshire Insurance Company' Ltd. -----	345.74	nil
	<u>\$39,032.71</u>	<u>\$10,144.98</u>

PLATE GLASS.

Company.	Premiums.	Losses.
Canada Accident Assurance Company -----	\$ 566.10	\$ 118.22
Canadian Surety Company -----	178.66	nil
Dominion of Canada Guarantee & Accident -----	4,966.62	2,555.45
Guardian Accident & Guarantee -----	3,831.75	937.58
Imperial Guarantee & Accident Insurance Co. -----	1,189.84	490.77
London & Lancashire Guarantee & Accident -----	966.24	247.08
Lloyd's Plate Glass -----	2,124.37	926.47
Merchants & Traders' Assurance Company -----	3,522.48	1,152.94
Maryland Casualty Company -----	651.43	545.35
National Plate Glass Insurance Co. -----	1,032.55	980.89
North American Accident Insurance Company ----	nil	.54
Norwich Union Fire Insurance Company, Ltd. -----	1,212.26	1,366.39
National Provincial Plate Glass -----	2,511.00	460.00
New York Plate Glass Insurance Company -----	1,012.20	949.45
Ocean Accident & Guarantee Corporation -----	2,423.17	1,633.55
Railway Passengers' Assurance Company -----	1,976.12	1,229.67
United States Fidelity & Guarantee Insurance Co.---	780.89	412.61
Yorkshire Insurance Company, Ltd. -----	2,323.35	1,205.84
	<u>\$31,269.03</u>	<u>\$15,212.80</u>

EMPLOYERS' LIABILITY.

Company.	Premiums.	Losses.
Alliance Assurance Company, Ltd. -----	\$ 127.50	nil
Canada Accident Assurance Company -----	1,008.20	\$ 157.10
Dominion Gresham Guarantee & Casualty Co. ----	156.03	79.64
Employers' Liability Assurance Corporation -----	33,205.39	15,246.26
General Accident Assurance Company -----	6,044.39	1,368.81
Globe Indemnity Company -----	25,279.94	11,648.13
Guardian Accident & Guarantee Company -----	22,962.38	7,063.39
Imperial Guarantee & Accident Insurance Co. ----	417.56	nil
London Guarantee & Accident Insurance Co. -----	54,222.80	40,423.58
London & Lancashire Guarantee & Accident Ins. Co.	68.16	5.95
Maryland Casualty Company -----	5,643.68	2,857.09
North American Accident Company -----	2,507.12	616.83
Norwich Union Fire Society -----	2,768.85	1,528.30
Ocean Accident & Guarantee Corporation -----	24,991.98	17,526.05
Railway Passengers' Assurance Company -----	6,585.56	1,162.15
Royal Exchange Assurance Company -----	710.51	300.00
U. S. Fidelity & Guaranty Company -----	1,531.16	76.10
Yorkshire Insurance Company -----	18,532.42	3,195.10
	<u>\$206,763.63</u>	<u>\$103,254.48</u>

BURGLARY.

Company.	Premiums.	Losses.
Canada Accident Assurance Company -----	\$ 48.60	\$ 100.00
Canadian Surety Company -----	10.75	nil
Dominion of Canada Guarantee & Accident -----	94.46	nil
Guardian Accident & Guarantee Company -----	997.00	61.25
Globe Indemnity Company of Canada -----	16.00	nil
Maryland Casualty Company -----	165.52	462.70
Ocean Accident & Guarantee Corporation -----	170.74	nil
Railway Passengers' Assurance Company -----	12.00	nil
United States Fidelity & Guaranty Company -----	49.25	nil
	<u>\$1,563.32</u>	<u>\$623.95</u>

GUARANTEE.

Company	Premiums	Losses
Alliance Assurance Company, Ltd. -----	\$ 278.60	nil
Canada Accident Assurance Company -----	377.66	nil
Canadian Surety Company -----	2,390.40	\$ 22.67
Dominion of Canada Guarantee & Accident -----	5,233.12	4,986.10
Dominion Gresham Guarantee & Casualty Co. ----	34.50	nil
Employers' Liability Assurance Corporation -----	1,282.38	2,275.41
Guardian Accident & Guarantee Company -----	3,583.89	182.42
Globe Indemnity Company of Canada -----	781.68	nil
Guarantee Company of North America -----	1,429.69	302.62
Imperial Guarantee & Accident Insurance Co. ----	1,214.01	nil
London & Lancashire Guarantee & Accident -----	543.06	2.98
London Guarantee & Accident Insurance Co. ----	2,795.89	200.00
Maryland Casualty Company -----	2,807.43	2,192.35
National Surety Insurance Company -----	2,243.12	10,654.81
Ocean Accident & Guarantee Corporation -----	2,461.39	32.00
United States Fidelity & Guarantee Co. -----	25,033.37	19,943.03
Railway Passengers' Assurance Company -----	2,042.49	21.71
	<u>\$54,532.68</u>	<u>\$40,816.10</u>

TORNADO.

Company	Premiums	Losses
Fidelity Phoenix Fire Insurance Company -----	\$ 14.00	nil
Great American Insurance Company -----	15.54	nil
Home Insurance Company -----	151.25	\$ 5,587.05
Hartford Fire Insurance Company -----	191.35	160.00
Nova Scotia Fire Underwriters -----	60.10	nil
National Fire Insurance Company of Hartford ----	52.50	nil
National Union Fire Insurance Company, including Calumet Underwriters' Agency -----	60.00	nil
New York Underwriters' Agency -----	42.53	nil
St. Paul Fire & Marine Insurance Company -----	17.50	48.17
Springfield Fire & Marine Insurance Company ----	88.38	254.25
Rochester Underwriters -----	67.50	nil
	<u>\$760.85</u>	<u>\$6,049.47</u>

SPRINKLER LEAKAGE.

Company	Premiums	Losses
Great American Insurance Company -----	\$ 2.44	nil
Scottish Union & National Insurance Co. -----	334.28	nil
Springfield Fire & Marine Insurance Company ----	30.06	\$194.16
Yorkshire Insurance Company, Ltd. -----	288.35	nil
	<u>\$655.13</u>	<u>\$194.16</u>

INLAND MARINE AND TRANSPORTATION.

Company	Premiums	Losses
Firemen's Fund Insurance Company -----	\$ 51.58	nil
St. Paul Fire & Marine Insurance Company, Ltd. ---	1,259.88	\$1,059.79
Western Assurance Company -----	1,233.17	nil
Dominion Gresham Guarantee & Casualty Co. -----	85.50	55.91
	<u>\$2,632.13</u>	<u>\$1,115.70</u>

STEAM BOILER.

Company	Premiums	Losses
Boiler Inspection & Insurance Company -----	\$4,444.45	\$257.82
General Accident Assurance Company of Canada --	1,973.96	nil
Maryland Casualty Insurance Company -----	318.93	nil
	<u>\$6,737.34</u>	<u>\$257.82</u>

LIVE STOCK.

Company	Premiums	Losses
General Animals' Insurance Company -----	\$ 8,804.87	\$ 2,457.00
Great North Insurance Company -----	10,690.43	4,450.00
Hartford Fire Insurance Company -----	4,087.79	2,720.67
Yorkshire Insurance Company, Ltd. -----	6,124.37	3,126.00
	<u>\$29,707.46</u>	<u>\$12,753.67</u>

PREMIUMS AND LOSSES OF COMPANIES DOING FIRE AND
MISCELLANEOUS CLASSES OF INSURANCE IN
ALBERTA DURING 1917.

	Premiums	Losses
Acadia Fire Insurance Company		
Fire -----	\$ 8,250.72	\$ 570.03
Alliance Assurance Company		
Fire -----	\$ 12,040.03	\$ 3,153.48
Automobile -----	584.26	611.00
Accident -----	70.00	nil
Sickness -----	58.33	nil
Employer's Liability -----	127.50	nil
Guarantee -----	224.60	nil
Public Liability -----	54.00	nil
	<u>\$ 13,158.72</u>	<u>\$ 3,764.48</u>
Atlas Assurance Company		
Fire -----	\$ 33,483.28	\$ 5,207.53
American Insurance Company		
Fire -----	\$ 14,947.52	\$ 670.06
American Central Insurance Co.		
Fire -----	\$ 11,284.36	\$ 1,444.40
Aetna Insurance Company		
Fire -----	\$ 17,560.50	\$ 2,837.00
Alberta Life & Accident Insurance Co.		
Accident and Sickness -----	\$ 19,551.30	\$ 3,470.75
Beaver Fire Insurance Company		
Fire -----	\$ 4,159.04	\$ 1,059.68
British Crown Assurance Company		
Fire -----	\$ 42,250.53	\$ 3,393.42
Hail -----	248,236.57	162,211.57
	<u>\$290,487.10</u>	<u>\$165,604.99</u>
British Colonial Fire		
Fire -----	\$ 12,424.60	\$ 3,343.07
British & Canadian Underwriters		
Fire -----	\$ 7,742.05	\$ 161.43
British Northwestern Fire Insurance Co.		
Fire -----	\$ 15,552.65	\$ 3,738.27
British Empire Underwriters Agency		
Fire -----	\$ 23,222.76	\$ 5,264.54

	Premiums	Losses
British-America Assurance Company		
Fire -----	\$ 64,449.19	\$ 27,593.11
Hail -----	43,516.56	40,098.68
	<u>\$107,965.75</u>	<u>\$ 67,691.79</u>
Boiler Inspection & Insurance Company		
Steam Boiler -----	\$ 4,444.46	\$ 257.82
Britannic Underwriters		
Fire -----	\$ 6,785.01	\$ 4,357.57
Connecticut Fire		
Fire -----	\$ 22,309.33	\$ 15,363.23
Hail -----	71,235.48	54,044.27
	<u>\$ 93,544.81</u>	<u>\$ 69,407.50</u>
California Insurance Company		
Fire -----	\$ 8,371.83	\$ 1,293.65
Commercial Union Insurance Company		
Fire -----	\$ 81,768.60	\$ 13,785.61
Canada Accident Assurance Company		
Fire -----	\$ 4,103.62	\$ 278.49
Automobile -----	288.33	
Accident -----	1,825.28	214.30
Sickness -----	809.14	153.92
Employers' Liability -----	1,008.20	157.10
Guarantee -----	377.66	
Plate Glass -----	566.10	118.22
Burglary -----	48.60	100.00
	<u>\$ 9,026.93</u>	<u>\$ 1,022.03</u>
Continental Fire Ins. Co. (New York)		
Fire -----	\$ 19,102.21	\$ 11,070.61
Caledonian Insurance Company		
Fire -----	\$ 20,194.69	\$ 1,772.04
Continental Insurance Co. (Winnipeg)		
Fire -----	\$ 8,142.85	\$ 1,784.44
Canadian Surety Company		
Guarantee -----	\$ 2,390.40	\$ 22.67
Plate Glass -----	178.66	nil
Burglary -----	10.75	nil
	<u>\$ 2,579.81</u>	<u>\$ 22.67</u>
Canada National Fire Insurance Co.		
Fire -----	\$ 31,834.22	\$ 5,076.52
Canadian Fire Insurance Company		
Fire -----	\$ 70,645.70	\$ 18,795.52

	Premiums	Losses
Canada Security Assurance Co.		
Hail -----	\$269,022.79	\$145,022.52
Canada Hail Insurance Company		
Hail -----	\$ 13,425.38	\$ 8,769.66
Century Insurance Company		
Fire -----	\$ 6,393.06	\$ 3,001.58
Dominion of Canada Guarantee & Accident		
Fire -----	\$ 9,656.99	\$ 3,907.05
Accident -----	13,914.51	3,063.02
Sickness -----	9,672.80	2,906.54
Guarantee -----	5,233.12	4,986.10
Plate Glass -----	4,966.62	2,555.45
Burglary -----	94.46	nil
	\$ 43,538.50	\$ 17,418.16
Delaware Underwriters of the Westchester		
Fire		
Fire -----	\$ 17,479.59	\$ 7,664.35
Dominion Fire Insurance Company		
Fire -----	\$ 25,280.14	\$ 8,933.15
Hail -----	\$ 17,188.07	\$ 18,199.14
	\$ 42,468.21	\$ 27,132.29
Dominion Gresham Guarantee & Casualty		
Accident -----	\$ 1,601.26	\$ 976.37
Sickness -----	843.99	2,041.06
Employer's Liability -----	156.03	79.64
Guarantee -----	34.50	nil
Postal -----	85.50	55.91
	\$ 2,721.28	\$ 3,152.98
Employers' Liability Assurance Corporation		
Fire -----	\$ 25,683.44	\$ 17,353.38
Automobile -----	2,367.94	20.75
Accident -----	2,793.31	295.00
Employers' Liability -----	33,205.39	15,246.26
Guarantee -----	1,282.38	2,275.41
Sickness -----	95.00	47.50
	\$ 65,427.46	\$ 35,238.30
Excess Insurance Company		
Hail -----	\$ 84,520.73	\$ 80,724.29
Equitable Fire & Marine		
Fire -----	\$ 26,901.35	\$ 15,137.39
Eagle, Star & British Dominions		
Fire -----	\$ 11,738.85	\$ 3,321.43

	Premiums	Losses
Firemen's Insurance Co. of Newark, N. J.		
Fire -----	\$ 4,812.69	\$ 564.01
Firemen's Fund Insurance Co.		
Fire -----	\$ 16,672.02	\$ 1,797.85
Automobile -----	29.15	nil
Inland Marine -----	51.58	nil
	<u>\$ 16,752.75</u>	<u>\$ 1,797.85</u>
Fidelity Phoenix Fire Insurance Co.		
Fire -----	\$ 24,779.22	\$ 7,187.47
Tornado -----	14.00	nil
	<u>\$ 24,793.22</u>	<u>\$ 7,187.47</u>
Great North Insurance Company		
Fire -----	\$ 17,790.84	\$ 7,260.50
Hail -----	50,341.57	31,605.05
Live Stock -----	10,690.43	4,450.00
	<u>\$ 78,822.84</u>	<u>\$ 43,315.55</u>
General Animals Insurance Company		
Live Stock -----	\$ 8,804.87	\$ 2,457.00
Hartford Insurance Company (Fire)		
Fire -----	\$ 52,636.13	\$ 21,842.58
Hail -----	132,491.84	89,942.21
Automobile -----	231.82	nil
Live Stock -----	4,087.79	2,720.67
Tornado -----	191.35	160.00
	<u>\$189,638.93</u>	<u>\$114,665.46</u>
Hudson Bay Insurance Company		
Fire -----	\$ 17,156.04	\$ 4,583.08
Home Insurance Company		
Fire -----	\$ 55,307.94	\$ 18,337.89
Hail -----	277,858.91	181,098.84
Automobile -----	1,894.02	171.55
Tornado -----	151.25	5,587.05
	<u>\$335,212.12</u>	<u>\$205,195.33</u>
Insurance Company of the State of Penn-		
sylvania		
Fire -----	\$ 19,092.38	\$ 3,301.33
Imperial Guarantee & Accident Insurance		
Company		
Fire -----	\$ 347.30	\$ 1,131.00
Automobile -----	37.95	nil
Accident -----	2,584.89	1,822.69
Sickness -----	1,749.09	711.64
Elevator -----	417.56	nil
Guarantee -----	1,214.01	nil
Plate Glass -----	1,189.84	490.77
	<u>\$ 7,540.64</u>	<u>\$ 4,156.10</u>

	Premiums	Losses
Imperial Underwriters Corp. of Canada		
Fire -----	\$ 8,267.46	\$ 275.25
Insurance Co. of North America		
Fire -----	\$ 26,398.00	\$ 981.19
Automobile -----	1,630.70	435.00
	\$ 28,028.70	\$ 1,416.19
Lloyds Plate Glass Insurance Co.		
Plate Glass -----	\$ 2,124.37	\$ 926.47
London Mutual Fire Insurance Co.		
Fire -----	\$ 18,385.45	\$ 8,389.16
London Assurance Corporation		
Fire -----	\$ 22,078.17	\$ 4,955.86
Fire Association of Philadelphia		
Fire -----	\$ 5,095.82	\$ 311.25
Globe & Rutgers Fire Insurance Co.		
Fire -----	\$ 26,329.46	\$ 5,602.04
Great American Insurance Co.		
Fire -----	\$ 13,734.55	\$ 1,750.74
Tornado -----	15.54	nil
Sprinkler Leakage -----	2.44	nil
	\$ 13,752.53	\$ 1,750.74
General Accident, Fire & Life Assurance Corporation, Ltd., of Perth		
Fire -----	\$ 32,048.33	\$ 8,199.83
Globe Indemnity Co. of Canada		
Fire -----	\$ 10,436.52	\$ 1,697.59
Automobile -----	1,050.26	228.40
Accident -----	12,852.56	7,770.22
Sickness -----	9,411.55	3,702.74
Employers' Liability -----	25,279.94	11,648.13
Guarantee -----	781.68	nil
Burglary -----	16.00	nil
	\$ 59,828.51	\$ 25,047.08
General Fire Insurance Co. of Paris		
Fire -----	\$ 5,864.80	\$ 165.47
General Accident Assurance Co. of Canada		
Automobile -----	\$ 819.80	nil
Accident -----	3,639.85	462.79
Sickness -----	1,933.85	754.88
Employers' Liability -----	6,044.39	1,363.81
Steam Boiler -----	1,973.96	nil
Combined A. & Hlth. -----	3,155.50	1,548.68
	\$ 17,567.35	\$ 4,130.16

	Premiums	Losses
Guardian Insurance Co. of Canada		
Automobile -----	\$ 1,451.94	\$ 233.83
Accident -----	1,806.51	881.25
Sickness -----	1,439.43	155.83
Employers' Liability -----	22,962.38	7,063.39
Guarantee -----	3,583.89	182.42
Plate Glass -----	3,831.75	937.58
Burglary -----	997.00	61.25
	<u>\$ 36,072.90</u>	<u>\$ 9,515.55</u>

Guardian Assurance Co. Ltd., London, Eng.

Fire -----	\$ 52,925.31	\$ 4,117.71
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Glens Falls Insurance Company

Fire -----	\$ 27,703.40	\$ 7,661.16
Automobile -----	654.51	37.50
	<u>\$28,357.91</u>	<u>\$ 7,698.66</u>

Guarantee Co. of North America

Guarantee -----	\$ 1,429.69	\$ 302.62
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London Underwriters' Agency

Fire -----	\$ 3,824.93	\$ 501.05
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London & Lancashire Guarantee & Accident Company of Canada

Automobile -----	\$ 83.01	\$ 20.00
Accident -----	727.75	186.56
Sickness -----	516.20	19.99
Employers' Liability -----	68.16	5.95
Guarantee -----	543.06	2.98
Plate Glass -----	966.24	247.08
	<u>\$ 2,904.42</u>	<u>\$ 482.56</u>

London Guarantee & Accident Insurance Co.

Fire -----	\$ 11,242.91	\$ 1,128.21
Automobile -----	366.67	219.70
Accident -----	1,045.60	960.69
Sickness -----	903.50	436.42
Employers' Liability -----	54,222.80	40,423.58
Guarantee -----	2,795.89	200.00
	<u>\$ 70,577.37</u>	<u>\$ 43,368.60</u>

London & Lancashire Fire Insurance Co.

Fire -----	\$ 56,243.40	\$ 5,141.41
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Law Union & Rock Insurance Co.

Fire -----	\$ 13,394.91	\$ 2,604.92
Accident -----	226.25	37.50
Sickness -----	119.25	nil
Employers Liability (deduct return premium, \$183.99) -----	nil	nil
	<u>\$ 13,556.42</u>	<u>\$ 2,642.42</u>

	Premiums	Losses
Liverpool-Manitoba Assurance Co.		
Fire -----	\$ 49,704.96	\$ 9,831.47
Automobile "Fire" -----	5,557.85	643.75
	<u>\$ 55,262.81</u>	<u>\$ 10,745.22</u>
Liverpool & London & Globe Insurance Company, Ltd.		
Fire -----	\$108,783.77	\$ 36,941.02
Automobile "Fire" -----	8,950.00	856.80
	<u>\$117,733.77</u>	<u>\$ 37,797.82</u>
Loyal Protective Insurance Co.		
Accident and Sickness -----	\$ 5,915.50	\$ 2,015.33
Marine Insurance Company		
Automobile -----	\$ 6,244.53	\$ 629.17
Millers' National Insurance Company		
Fire -----	\$ 1,878.10	\$ 19.28
Mount Royal Insurance Company		
Fire -----	\$ 15,973.47	\$ 5,236.19
Mercantile Fire Insurance Co.		
Fire -----	\$ 22,756.96	\$ 7,252.97
Maryland Casualty Company		
Automobile -----	\$ 722.56	\$ 31.90
Accident -----	6,302.26	1,414.37
Sickness -----	8,474.58	3,673.91
Employers' Liability -----	5,643.68	2,857.09
Guarantee -----	2,807.43	2,192.35
Plate Glass -----	651.43	545.35
Burglary -----	165.52	462.70
Sprinkler Leakage -----	1,285.30	nil
Steam Boiler -----	318.93	nil
	<u>\$ 26,371.69</u>	<u>\$ 11,177.67</u>
Merchants' Casualty Company		
Accident -----	\$ 77,065.43	\$ 21,827.83
Mercantile Fire & Marine Underwriters		
Fire -----	\$ 2,635.54	\$ 1,233.39
Minnesota Underwriters		
Fire -----	\$ 4,750.57	\$ 15,639.30
Automobile -----	389.85	nil
	<u>\$ 5,140.42</u>	<u>\$ 15,639.30</u>
Northern Assurance Co., Ltd.		
Fire -----	\$ 47,646.20	\$ 9,440.33

	Premiums	Losses
Northwestern National Insurance Co.		
Fire -----	\$ 12,544.45	\$ 506.50
National Surety Insurance Company		
Guarantee -----	\$ 2,243.12	\$ 10,654.81
North British & Mercantile Insurance Co.		
Fire -----	\$ 53,562.39	\$ 16,544.96
National Ben Franklin Insurance Co.		
Fire -----	\$ 2,523.25	\$ 833.70
New York Underwriters' Agency		
Fire -----	\$ 19,249.65	\$ 5,090.24
Tornado -----	42.53	nil
	\$ 19,292.18	\$ 5,090.24
Northwestern Underwriters' Agency		
Fire -----	\$ 4,066.07	
Occidental Fire Insurance Co.		
Fire -----	\$ 23,236.46	\$ 3,813.50
North American Accident Insurance Co.		
Automobile -----	\$ 134.25	nil
Accident -----	333.90	\$ 100.71
Sickness -----	186.50	nil
Employers' Liability -----	2,507.12	616.83
Plate Glass -----	nil	.54
	\$ 3,161.17	\$ 718.08
Nova Scotia Fire Underwriters		
Fire -----	\$ 43,392.95	\$ 19,975.94
Hail -----	106,201.53	78,975.59
Automobile -----	1,749.59	123.00
Tornado -----	60.10	nil
	\$151,404.17	\$ 99,074.53
National Fire (of Paris) Insurance Co.		
Fire -----	\$ 6,249.55	\$ 1,011.70
Norwich Union Fire Insurance Co., Ltd.		
Fire -----	\$ 45,853.25	\$ 8,930.08
Automobile -----	2,637.74	2,480.45
Accident -----	1,702.79	407.90
Sickness -----	1,272.46	165.22
Employers' Liability -----	2,768.85	1,528.30
Plate Glass -----	1,212.26	1,366.39
	\$ 55,447.35	\$ 14,878.34
National Provincial Plate Glass & General Insurance Company, Ltd.		
Plate Glass -----	\$ 2,511.00	\$ 460.00

	Premiums	Losses
National Fire Insurance Co., Hartford		
Fire -----	\$ 16,624.23	\$ 1,250.65
Tornado -----	52.50	nil
	<u>\$ 16,676.73</u>	<u>\$ 1,250.65</u>
National Union Fire Insurance Company (including Calumet Underwriters' Agency)		
Fire -----	\$ 12,456.19	\$ 2,391.46
Tornado -----	60.00	nil
	<u>\$ 12,516.19</u>	<u>\$ 2,391.46</u>
National Plate Glass Insurance Co.		
Plate Glass -----	\$ 1,032.55	\$ 980.89
Niagara Fire Insurance Co.		
Fire -----	\$ 5,939.90	\$ 3,144.05
New York Plate Glass Insurance Co.		
Plate Glass -----	\$ 1,012.20	\$ 949.45
Northwest Fire Insurance Co.		
Fire -----	\$ 8,531.14	\$ 3,158.89
North Empire Fire Insurance Company		
Fire -----	\$ 20,688.62	\$ 11,985.81
Ocean Accident & Guarantee Corporation		
Fire -----	\$ 33,824.68	\$ 8,828.52
Automobile -----	4,144.31	1,752.27
Accident -----	7,068.54	768.03
Sickness -----	5,282.98	1,058.30
Employers' Liability -----	24,991.98	17,526.05
Guarantee -----	2,461.39	32.00
Plate Glass -----	2,423.17	1,635.55
Burglary -----	170.74	nil
	<u>\$ 80,367.79</u>	<u>\$ 30,064.66</u>
Phenix Fire Insurance of Paris (Fr.)		
Fire -----	\$ 5,382.20	\$ 102.48
Pacific Coast Fire Insurance Co.		
Fire -----	\$ 10,883.18	\$ 6,991.94
Providence-Washington Insurance Co.		
Fire -----	\$ 22,005.86	\$ 4,607.63
Automobile -----	2,671.87	1,862.92
	<u>\$ 24,677.73</u>	<u>\$ 6,470.55</u>
Palatine Insurance Company		
Fire -----	\$ 24,440.91	\$ 3,484.09
Provincial Insurance Co. of England		
Fire -----	\$ 1,139.94	\$ 9.39

	Premiums	Losses
Phoenix Insurance Co., Ltd., London, Eng.		
Fire -----	\$ 29,287.64	\$ 16,047.62
Phoenix Insurance Company, Hartford (including Protector Underwriters)		
Fire -----	\$ 24,461.98	\$ 13,599.30
Protective Assurance of Canada		
Sickness and Accident combined -----	\$ 4,974.00	\$ 3,427.27
Queen Insurance Co. of America		
Fire -----	\$ 31,296.74	\$ 12,245.33
Automobile -----	1,364.83	1,081.00
	\$ 32,661.57	\$ 13,326.33
Quebec Fire Assurance Company		
Fire -----	\$ 19,651.10	\$ 7,959.48
Railway Passengers' Assurance Co.		
Automobile -----	\$ 533.83	\$ 168.70
Accident -----	1,206.53	259.15
Sickness -----	621.14	102.14
Employers' Liability -----	6,585.56	1,162.15
Guarantee -----	2,042.49	21.71
Plate Glass -----	1,976.12	1,229.67
Burglary -----	12.00	nil
	\$ 12,977.67	\$ 2,943.52
Royal Insurance Company, Ltd.		
Fire -----	\$105,126.84	\$ 28,469.91
Royal Exchange Assurance		
Fire -----	\$ 44,493.62	\$ 7,648.01
Automobile -----	675.75	nil
Accident -----	662.67	100.00
Sickness -----	646.83	181.05
Employers' Liability -----	710.51	300.00
	\$ 47,189.38	\$ 8,229.06
Rochester Underwriters' Agency		
Fire -----	\$ 36,840.26	\$ 23,412.24
Hail -----	155,441.19	93,715.27
Tornado -----	67.50	nil
	\$192,348.95	\$117,127.51
Retail Lumbermen's Mutual Fire Insurance Company		
Fire -----	\$ 3,074.30	nil
St. Lawrence Underwriters' Agency		
Fire -----	\$ 23,145.23	\$ 21,046.75
Scottish Canadian Underwriters		
Fire -----	\$ 27,334.85	\$ 19,109.31

	Premiums	Losses
Sun Insurance Office		
Fire -----	\$ 36,148.99	\$ 13,055.73

St. Paul Fire & Marine Insurance Co.

Fire -----	\$ 36,279.60	\$ 17,046.38
Automobile -----	7,295.50	2,410.59
Inland Trans. -----	1,259.88	1,059.79
Tornado -----	17.50	48.17
	<u>\$ 44,852.48</u>	<u>\$ 20,564.93</u>

Springfield Fire & Marine Insurance Co.

Fire -----	\$ 40,983.50	\$ 53,738.05
Tornado -----	88.38	254.25
Sprinkler Leakage -----	30.06	194.16
	<u>\$ 41,101.94</u>	<u>\$ 54,186.46</u>

Scottish Union & National Insurance Co.

Fire -----	\$ 27,792.42	\$ 6,836.51
Sprinkler Leakage -----	334.28	nil
	<u>\$ 28,126.70</u>	<u>\$ 6,836.51</u>

Travellers' Indemnity Company

Accident -----	\$ 1,981.54	\$ 321.88
Sickness -----	5,082.06	3,432.62
	<u>\$ 7,063.60</u>	<u>\$ 3,754.50</u>

Travellers' Insurance Company

Accident -----	\$ 8,301.71	\$ 2,870.38
Employers' Liability -----	142.50	23.00
	<u>\$ 8,444.21</u>	<u>\$ 2,893.38</u>

Union Assurance Society, Ltd.

Fire -----	\$ 40,848.74	\$ 8,636.24
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Union (of Paris) Fire Insurance Co.

Fire -----	\$ 15,649.51	\$ 11,398.85
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United States Fidelity & Guarantee Insurance Company

Automobile -----	\$ 892.82	nil
Accident -----	249.00	nil
Sickness -----	210.00	\$ 83.90
Employers' Liability -----	1,531.16	76.10
Guarantee -----	25,033.37	19,943.03
Plate Glass -----	780.89	412.61
Burglary -----	49.25	nil
	<u>\$ 28,746.49</u>	<u>\$ 20,515.64</u>

United Assurance Company

Hail -----	\$ 78,756.71	\$ 44,070.43
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	Premiums	Losses
Westchester Fire Insurance Co.		
Fire -----	\$ 47,816.14	\$ 27,566.08
Hail -----	72,434.39	47,236.37
	<u>\$120,250.53</u>	<u>\$ 74,802.45</u>

Western Assurance Company		
Fire -----	\$ 64,284.78	\$ 22,554.01
Explosion -----	906.25	nil
Marine -----	1,235.17	nil
	<u>\$ 66,426.20</u>	<u>\$ 22,554.01</u>

Winnipeg Fire Underwriters		
Fire -----	\$ 16,618.34	\$ 7,092.52
Hail -----	55,997.69	52,138.38
	<u>\$ 72,616.03</u>	<u>\$ 59,230.90</u>

Western Underwriters' Agency of the Canada Security Assurance Co.		
Hail -----	\$ 26,160.91	\$ 9,907.21

Yorkshire Insurance Company, Ltd.		
Fire -----	\$ 38,411.57	\$ 35,739.06
Automobile -----	345.74	nil
Accident -----	536.91	nil
Sickness -----	1,758.05	77.00
Employers' Liability -----	18,532.42	3,195.10
Plate Glass -----	2,323.35	1,205.84
Live Stock -----	6,124.37	3,126.00
Sprinkler Leakage -----	288.35	nil
	<u>\$ 68,320.76</u>	<u>\$ 45,343.00</u>

INVESTMENTS OF LIFE INSURANCE COMPANIES IN
ALBERTA AS AT DECEMBER 31, 1917.

Alberta-Saskatchewan Life Insurance Company -----	\$ 67,590.00
Canada Life Assurance Company -----	6,109,786.00
Continental Life Insurance Company -----	71,199.00
Crown Life Insurance Company -----	265,949.00
Confederation Life Association -----	479,787.00
Dominion Life Assurance Company -----	468,954.00
Equitable Life Assurance Society -----	1,334,691.00
Excelsior Life Insurance Company -----	775,772.00
Great West Life Assurance Company -----	2,390,286.00
Imperial Life Assurance Company -----	1,327,363.00
London & Lancashire Life & General Insurance Co. ----	235,508.00
London Life Assurance Company -----	355,139.00
Manufacturers' Life Insurance Company -----	2,424,226.00
Metropolitan Life Insurance Company -----	4,006,880.00
Mutual Life Insurance Company of Canada -----	1,248,513.00
Monarch Life Insurance Company -----	110,468.00
National Life Assurance Company -----	222,571.00
New York Life Insurance Company -----	111,025.00
North American Life Insurance Company -----	824,625.00
Northern Life Assurance Company of Canada -----	258,535.00
Policy Holders' Mutual Life Insurance Company -----	5,000.00
Prudential Insurance Company of America -----	439,972.00
Phoenix Insurance Company of London -----	75,000.00
Standard Life Assurance Company -----	601,080.00
Saskatchewan Life Insurance Company -----	16,085.00
Sovereign Life Insurance Company -----	87,797.00
Sun Life Assurance Company of Canada -----	1,025,623.00
Western Life Assurance Company -----	52,033.00
	\$25,391,457.00

INVESTMENTS OF FIRE AND MISCELLANEOUS COMPANIES IN ALBERTA AS AT DECEMBER 31, 1917.

Aetna Insurance Company -----	\$ 24,625.00
American Central Insurance Company -----	15,000.00
Beaver Fire Insurance Company -----	13,732.27
British Colonial Insurance Company -----	28,350.00
British Crown Assurance Company -----	30,133.33
British North Western Fire Insurance Co. -----	4,250.00
Boiler Inspection & Insurance Company -----	64,500.00
Canada National Fire Insurance Company -----	148,148.11
Commercial Union Assurance Company -----	188,138.34
Continental Fire Insurance Company -----	9,728.87
Continental Insurance Company of New York -----	50,000.00
Canadian Surety Company -----	21,000.00
California Insurance Company -----	9,100.00
Dominion of Canada Guarantee & Accident Insurance Company -----	115,036.64
Dominion Gresham Guarantee & Casualty Company ---	31,500.00
Dominion Fire Insurance Company -----	15,000.00
Fire Association of Philadelphia -----	25,000.00
Fidelity-Phenix Fire Insurance Company -----	22,000.00
General Accident, Fire & Life Assurance Corp., Ltd.	59,419.75
General Accident Assurance Co. of Canada -----	32,874.40
Globe & Rutgers Fire Insurance Company -----	105,000.00
Globe Indemnity Company of Canada -----	30,000.00
Guardian Insurance Company of Canada -----	9,425.00
Home Insurance Company -----	250,000.00
Hudson Bay Insurance Company -----	32,434.72
Hartford Fire Insurance Company -----	35,000.00
Insurance Company of State of Pennsylvania -----	5,000.00
Imperial Guarantee and Accident Insurance Co. -----	30,535.00
Imperial Underwriters' Corporation -----	5,795.00
Law Union & Rock Insurance Company -----	109,923.45
Liverpool & London & Globe Insurance Co. -----	8,000.00
Liverpool-Manitoba Assurance Company -----	25,000.00
London Mutual Fire Insurance Company -----	20,645.17
Lloyds Plate Glass Insurance Company -----	4,300.00
London Guarantee & Accident Insurance Company ----	111,933.32
Loyal Protective Insurance Company -----	10,000.00
Merchants' Casualty Company -----	38,000.00
National Plate Glass Insurance Company -----	3,173.46
North American Accident Insurance Company -----	15,011.13
North Western National Insurance Company -----	35,000.00
National Ben Franklin Fire Insurance Company -----	32,269.36
Northern Assurance Company -----	24,333.33
National Union Fire Insurance Company -----	45,222.00
North British & Mercantile Insurance Company -----	21,021.87
North Empire Fire Insurance Company -----	1,360.00
Norwich Union Fire Insurance Company -----	39,800.00
Protective Association of Canada -----	4,441.44
Phoenix Insurance Company of London -----	166,440.00
Pacific Coast Fire Insurance Company -----	54,246.84

Springfield Fire & Marine Insurance Company -----	50,000.00
St. Paul Fire & Marine Insurance Company -----	80,500.00
United States Fidelity & Guaranty Company -----	25,000.00
Western Assurance Company -----	282,326.36
	<u>\$2,618,674.16</u>

FIRE INSURANCE.

Company	Amount at risk in Alberta Dec. 31st, 1917.
Atlas Assurance Company -----	\$ 3,500,000.00*
Aetna Insurance Company -----	1,883,129.00
Alliance Assurance Company -----	1,169,558.00
American Insurance Company -----	1,851,128.00
Acadia Fire Insurance Company -----	847,861.00
American Central Insurance Company -----	1,180,186.00
Beaver Fire Insurance Company -----	534,427.00
British America Assurance Company -----	5,406,839.00
British Colonial Fire Insurance Company -----	883,195.00
British North Western Fire Company -----	1,627,046.00
British Crown Assurance Company -----	3,460,810.00
British Empire Underwriters -----	1,607,399.00
British & Canadian Underwriters -----	947,823.00
California Insurance Company -----	989,070.00
Canadian Fire Insurance Company -----	7,264,685.00
Canada National Fire Insurance Company -----	4,604,617.00
Caledonian Insurance Company -----	1,959,856.00
Commercial Union Assurance Company -----	6,000,000.00*
Connecticut Fire Insurance Company -----	1,340,000.00*
Continental Insurance Company of New York -----	1,093,000.00*
Century Insurance Company -----	516,312.00
Continental Fire Insurance Company of Winnipeg --	250,010.00*
Dominion Fire Insurance Company -----	1,568,000.00*
Dominion of Canada Guarantee & Accident Insurance Company -----	1,008,000.00*
Delaware Underwriters -----	2,200,000.00*
Eagle & British Dominions General -----	1,085,171.00
Employers' Liability Assurance Company -----	1,700,000.00*
Equitable Fire & Marine Insurance Company -----	1,583,000.00*
Fidelity Phoenix Fire -----	1,345,000.00*
Firemen's Fund Insurance Company -----	946,830.00
Firemen's Insurance Company of Newark -----	492,140.00
Fire Association of Philadelphia -----	417,161.00*
General Accident, Fire & Life Assurance Company --	3,731,792.00
General Fire Assurance Company of Paris -----	758,083.00
Great American Insurance Company -----	2,955,330.00
Globe & Rutgers Fire Insurance Company -----	6,698,750.00
Glens Falls Insurance Company -----	2,362,787.00
Globe Indemnity Company of Canada -----	381,986.00
Guardian Assurance Company -----	4,276,195.00
Great North Insurance Company -----	1,188,651.00*
Hartford Fire Insurance Company -----	4,386,559.00
Home Insurance Company -----	5,078,228.00
Hudson Bay Insurance Company -----	1,549,050.00
Imperial Underwriters' Corporation -----	1,272,176.00
Insurance Company of North America -----	3,000,000.00*
Insurance Company of the State of Pennsylvania ----	2,218,930.00
Law Union & Rock Insurance Company -----	1,972,980.00
Liverpool-Manitoba Assurance Company -----	3,031,080.00

Company	Amount at risk in Alberta Dec. 31st, 1917.
Liverpool & London & Globe Insurance Company ---	7,671,997.00
London Assurance Corporation -----	3,585,463.00
London Mutual Fire Insurance Company -----	2,283,491.00
London & Lancashire Fire Insurance Company -----	3,750,000.00*
London Guarantee & Accident -----	3,380,260.00
Mercantile Fire Insurance Company -----	1,734,000.00*
Mount Royal Assurance Company -----	1,269,668.00
Millers' National -----	130,000.00*
Mercantile Fire & Marine Underwriters -----	420,612.00*
National Fire Insurance Company of Paris -----	842,050.00
National Ben Franklin Fire Insurance Company ----	424,060.00
National Fire Insurance Company of Hartford ----	2,651,423.00
National Union Fire Insurance Company -----	1,386,806.00
Niagara Fire Insurance Company -----	734,394.00
North British & Mercantile Insurance Company -----	3,866,000.00*
North Empire Fire Insurance Company -----	1,516,443.00
North West Fire Insurance Company -----	971,625.00
Northern Assurance Company -----	4,098,841.00
Northwestern National Insurance Company -----	823,000.00*
Norwich Union Fire Insurance Company -----	4,411,811.00
Nova Scotia Underwriters -----	3,467,136.00
New York Underwriters -----	3,525,014.00*
Occidental Fire Insurance Company -----	1,400,000.00*
Ocean Accident & Guarantee Corporation -----	1,500,000.00*
Phoenix Assurance Company of London -----	2,947,177.00
Palatine Insurance Company -----	1,824,000.00*
Pacific Coast Fire Insurance Company -----	1,807,215.00
Phoenix Insurance Company of Hartford -----	1,564,000.00*
Providence Washington Insurance Company -----	1,855,528.00
Provincial Insurance Company of England -----	283,366.00
Phenix Fire Insurance Company of Paris -----	557,871.00
Quebec Fire Insurance Company -----	1,650,000.00*
Queen Insurance Company -----	3,255,534.00
Royal Insurance Company -----	8,936,016.00
Royal Exchange Assurance -----	5,418,961.00
Rochester Underwriters -----	2,364,264.00
Scottish Union & National Insurance Company ----	3,270,960.00
Springfield Fire & Marine Insurance Company ----	3,940,553.00
Sun Fire Office -----	4,509,499.00
St. Paul Fire & Marine Insurance Company -----	3,407,823.00
Scottish Canadian Underwriters -----	3,182,795.00
St. Lawrence Underwriters -----	1,311,999.00
Union Assurance Society, Ltd. -----	3,900,000.00*
Union Fire Insurance Company of Paris -----	781,057.00
Western Assurance Company -----	7,855,436.00
Westchester Fire Insurance Company -----	3,585,000.00*
Winnipeg Fire Underwriters -----	1,305,505.00
Yorkshire Insurance Company -----	3,496,278.00

\$234,979,761.00

*Estimated.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1918.

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Alberta-Saskatchewan Life Insurance Company	Arthur Davies	Edmonton	Life.
Atlas Assurance Company, Ltd., of London, England	O. E. Tisdale	Calgary	Fire.
Aetna Insurance Company	Reginald Long	Calgary	Fire and Tornado.
Alliance Assurance Company	Geo. L. Peet	Calgary	Fire, Accident, Sickness, Guarantee, Automobile.
American Insurance Company of Newark, N. J.	A. K. Henderson	Edmonton	Fire.
Acadia Fire Insurance Company	J. K. McDonald	Edmonton	Fire.
American Central Insurance Company	H. Milton Martin	Edmonton	Fire and Tornado.
Alberta Life and Accident Insurance Company	J. M. Spence	Calgary	Accident and Sickness.
British Crown Hail Underwriters	F. C. Lowes Ins. Und. Ltd.	Calgary	Hail.
Beaver Fire Insurance Company	H. H. Hyndman	Edmonton	Fire.
British American Assurance	G. S. Kirkpatrick	Edmonton	Fire and Hail.
British Colonial Fire Insurance Company	L. A. Weber	Edmonton	Fire.
British North-Western Fire Insurance Company	T. J. S. Skinner	Calgary	Fire.
Boiler Inspection and Insurance Company	F. B. Mathews	Edmonton	Steam Boiler.
British Crown Assurance Corporation	F. C. Lowes Insurance Underwriters	Edmonton	Fire.
Boston Insurance Company	H. H. Motley	Calgary	Fire and Automobile.
California Insurance Company	Seymour Muir	Calgary	Fire.
Canadian Surety Company	H. H. Hyndman	Edmonton	Guarantee, Plate Glass, Automobile and Burglary.
Canadian Fire Insurance Company	O. A. Davis	Calgary	Fire.
Canada Life Assurance Company	R. A. Darker	Calgary	Life.
Canada Accident and Guarantee Company	De Blois Thibaudeau	Edmonton	Fire, Accident, Sickness, Plate Glass, Liability, Burglary, Guarantee and Automobile.
Continental Life Insurance Company	F. A. Ogilvie	Calgary	Life.
Crown Life Insurance Company	W. H. McLaws	Edmonton	Life.
Canada National Fire Insurance Company	G. A. Holman	Calgary	Fire.
Confederation Life Association	John P. Ross	Calgary	Life.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1918.—Continued.

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Caledonian Insurance Company	Andrew Whyte	Edmonton	Fire.
Commercial Union Assurance Company	S. Muir	Calgary	Fire.
Connecticut Fire Insurance Company	H. B. MacDonald	Calgary	Fire and Hail.
Continental Insurance Company of New York	H. A. Benjamin	Calgary	Fire and Tornado.
Canada Security Assurance Company	E. M. Whitley	Calgary	Hail.
Continental Fire Insurance Company	H. B. MacDonald & Co.	Calgary	Fire.
Century Insurance Company, Limited	E. H. Crandell	Calgary	Fire.
Dominion of Canada Guarantee and Accident Insurance Company	E. P. Withrow	Calgary	Accident, Sickness, Plate Glass, Burglary, Guarantee and Fire.
Dominion Gresham Guarantee and Casualty Company	H. B. MacDonald & Co.	Calgary	Guarantee, Accident, Sickness, and Automobile Burglary.
Dominion Fire Insurance Company	C. J. Campbell	Calgary	Fire and Hail.
Dominion Life Assurance Company	F. A. Hilliard	Edmonton	Life.
Employers' Liability Assurance Corporation, Limited	S. E. Howarth	Calgary	Fire, Hail, Accident, Sickness, Employers' Liability, Automobile, Guarantee and Steam Boiler.
Eagle, Star and British Dominions Insurance Co.	C. E. Tait	Calgary	Fire.
Equitable Fire and Marine Insurance Company	A. W. Allan	Calgary	Fire.
Equitable Life Assurance Society of U. S.	Thomas Marsden	Calgary	Life.
Excelsior Life Insurance Society	Joseph Kilgour	Edmonton	Life.
Excess Insurance Company	C. F. Adams	Calgary	Hail.
Farmers' Mutual Fire	O. A. Davis	Edmonton	Fire.
Fidelity Phoenix Fire Insurance Company of N. Y.	C. G. Scarth	Edmonton	Fire and Tornado.
Farmers' Fire and Hail Insurance Company	H. W. Ross	Edmonton	Fire, Inland Transportation, Automobile, Burglary and Theft, Marine.
Firemen's Fund Insurance Company			

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1918.—Continued.

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Firemen's Insurance Company of Newark	H. W. Ross	Edmonton	Fire and Tornado.
Fire Association of Philadelphia	W. F. Nelson	Lethbridge	Fire.
General Accident Assurance Company of Canada.	J. O. Miller	Calgary	Accident, Sickness, Guarantee, Automobile and Steam Boiler.
General Accident, Fire and Life Assurance Corporation, Limited	W. R. Hull, Grain Exchange	Calgary	Fire.
General Animals Insurance Company	C. H. Dunham	Calgary	Live Stock.
General Fire Insurance Company of Paris	G. H. Gowan	Edmonton	Fire.
Great American Insurance Company	H. W. Allen	Calgary	Fire, Hail and Tornado.
Globe Indemnity Company of Canada	W. A. Ackland	Calgary	Fire, Guarantee, Accident, Automobile, Sickness and Burglary.
Glens Falls Insurance Company	C. H. Dunham	Calgary	Fire, Automobile, Marine and Tornado.
Globe & Rutgers Fire Insurance Company	C. A. Brine	Edmonton	Fire and Explosion.
Great West Life Assurance Company	Chas. P. McQueen	Calgary	Life.
Guardian Assurance Company, Limited	T. J. S. Skinner Co.	Calgary	Fire.
Guardian Assurance Company of Canada	T. J. S. Skinner Co.	Calgary	Accident, Sickness, Plate Glass, Guarantee, Burglary and Automobile.
Guarantee Company of North America	F. W. Mapson & Co.	Calgary	Guarantee, Fidelity.
Great North Insurance Company	W. J. Walker	Calgary	Fire, Hail and Live Stock.
German Mutual Fire Insurance Company	S. H. Reist	Wetaskiwin	Mutual-Fire.
Hartford Fire Insurance Company	G. F. Tull	Calgary	Automobile, Hail, Fire, Tornado, Sprinkler Leakage, Inland Transportation.
Hudson Bay Insurance Company	Arthur Huddell	Calgary	Fire.
Home Insurance Company	Robert Mays	Edmonton	Fire, Automobile, Tornado, Sprinkler Leakage, Hail.
Imperial Life Assurance Company of Canada	Wm. Arden	Calgary	Life.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1918.—Continued.

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Imperial Guarantee and Accident Insurance Company	J. McAllister	Calgary	Accident, Guarantee, Plate Glass, Sickness and Automobile.
Insurance Company of State of Pennsylvania	C. H. Dunham	Calgary	Fire and Tornado.
Imperial Underwriters' Corporation of Canada	McGeorge, Chauvin and Townshend, Ltd.	Edmonton	Fire.
Insurance Company of North America	G. L. Peet	Edmonton	Fire and Automobile.
London Life Insurance Company	Edward C. Emery	Edmonton	Life.
Law Union and Rock Insurance Company	Chas. G. Searth	Edmonton	Fire, Accident and Sickness.
London Mutual Fire Insurance Company	J. F. Quigley	Calgary	Fire.
London Assurance Corporation	S. S. Patchell	Calgary	Fire.
Liverpool & London & Globe Insurance Company	G. S. Kirkpatrick	Edmonton	Fire and Inland Marine.
London & Lancashire Fire Insurance Company, Ltd.	S. S. Patchell	Calgary	Fire.
Liverpool-Manitoba Assurance Company	G. S. Kirkpatrick	Edmonton	Accident, Sickness, Automobile, Guarantee and Plate Glass.
London & Lancashire Guarantee & Accident Insurance Company	Hornibrook, Whittemore & Allan	Calgary	Plate Glass.
Lloyds Plate Glass Insurance Company	G. W. Robinson	Edmonton	Guarantee, Sickness, Burglary, Accident and Fire.
London Guarantee & Accident Insurance Company	Theo. Springborn	Calgary	Accident and Health.
Loyal Protective Insurance Company	Frank McDonald	Calgary	Life.
London and Lancashire Life and General Assurance Association, Limited	Robert Muir	Lacombe	Fire.
Lacombe Farmers' Mutual Fire Insurance Company	C. H. Dunham	Calgary	Plate Glass, Inland Marine, Transportation, Burglary and Automobile.
Merchants' and Traders' Assurance Company	H. S. Ellis	Calgary	Life.
Monarch Life Assurance Company	R. W. McClung	Edmonton	Life.
Manufacturers' Life Insurance Company			

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1918.—Continued.

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Metropolitan Life Insurance Company	J. B. Edgett, McLeod Bldg.	Edmonton	Life.
Mercantile Fire Insurance Company	T. N. Bowden	Edmonton	Fire and Tornado.
Maryland Casualty Company	Nelson C. Legge	Edmonton	Casualty, Fidelity and Surety, Bonding, Plate Glass, Burg- lary.
Maryland Assurance Corporation	Nelson C. Legge	Edmonton	Accident and Sickness.
Mount Royal Assurance Company	J. O. Miller	Calgary	Fire.
Mutual Life Assurance Company of Canada	G. J. A. Reany	Edmonton	Life.
Mutual Life Assurance Company of New York	S. A. G. Barnes	Edmonton	Life.
Merchants' Casualty Company	W. Lee Smith, Grain Ex- change	Calgary	Personal Accident, Sickness, Employers' Liability.
Marine Insurance Company of London, England	C. H. Dunham	Calgary	Inland Marine, Inland Trans- portation, Automobile.
Milk River Mutual Fire Insurance Company	Paul Madge	Milk River	Mutual Fire.
Millers' National Insurance Company	E. E. Chauvin	Edmonton	Fire.
National Plate Glass Insurance Company	C. J. Campbell	Calgary	Plate Glass.
North American Accident Insurance Company	De Blois Thibaudeau	Edmonton	Accident, Sickness, Plate Glass, Burglary and Automobile.
North Western National Insurance Company	J. W. Keith, Alberta Blk.	Calgary	Fire, Tornado, Storm, Cyclone and Automobile.
National Ben Franklin Fire Insurance Company	C. J. Campbell	Calgary	Fire and Automobile.
National Fire of Paris	H. Milton Martin	Edmonton	Fire.
North British and Mercantile Insurance Company	James Cleve	Calgary	Fire.
New York Life Insurance Company	Milton Maxon	Calgary	Life.
New Hampshire Fire Insurance Company	H. H. Motley	Calgary	Life.
Norwich Union Fire Insurance Society	Northern Investment Co.	Edmonton	Fire, Accident, Sickness, Em- ployers' Liability, Plate Glass and Automobile.
Northern Assurance Company, Limited	Jas. McGeorge	Edmonton	Fire.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1918.—Continued.

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
National Surety Company of New York -----	Hornibrooke, Whittemore and Allan -----	Calgary -----	Surety, Bonding and Guarantee.
North American Life Insurance Company -----	F. C. Walls -----	Edmonton -----	Life.
Northern Life Assurance Company of Canada -----	R. Sangster -----	Calgary -----	Life.
National Life Assurance Company of Canada -----	W. H. McLaws -----	Calgary -----	Life.
North West Fire Insurance Company -----	O. E. Tisdale -----	Calgary -----	Fire.
National Fire Insurance Company of Hartford -----	Robert Mays -----	Edmonton -----	Fire and Tornado, Inland Transportation, Sprinkler Leakage and Explosion.
National Provincial Plate Glass and General Insurance Company, Limited, of London -----	Hornibrooke, Whittemore and Allan -----	Calgary -----	Plate Glass.
New York Plate Glass Insurance Company -----	Gen. Administration Soc. -----	Edmonton -----	Plate Glass.
North Empire Fire Insurance Company -----	Northern Investment Co. -----	Edmonton -----	Fire.
Niagara Fire Insurance Company -----	C. E. McManus -----	Edmonton -----	Fire.
Occidental Fire Insurance Company -----	Whyte & Company -----	Edmonton -----	Fire.
Ocean Accident & Guarantee Corporation, Limited -----	G. L. Peet -----	Calgary -----	Accident, Sickness, Plate Glass, Guarantee and Fire, Auto, Burglary.
Phoenix of London Insurance Company, Ltd -----	J. K. McDonald -----	Edmonton -----	Fire and Life.
Palatine Insurance Company, Limited -----	S. Muir -----	Calgary -----	Fire.
Phoenix of Hartford Insurance Company -----	T. A. Hornibrook -----	Calgary -----	Fire.
Phenix Fire Insurance Company of Paris -----	Robert Muir -----	Edmonton -----	Fire.
Prudential Insurance Company of America -----	W. C. Bowden, Dominion Bank Bldg. -----	Edmonton -----	Life.
Providence-Washington Insurance Company -----	H. H. Motley -----	Calgary -----	Fire and Automobile.
Pacific Coast Fire Insurance Company -----	E. H. Crandell -----	Calgary -----	Fire.
Provincial Insurance Company of England -----	G. E. H. Smith -----	Edmonton -----	Fire.
Protective Association of Canada -----	A. H. Church, 10916 72nd Avenue -----	Strathcona -----	Sickness and Accident.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1918.—Continued.

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Policy Holders' Mutual Life Insurance Company	W. E. Chadsey	Edmonton	Life.
Quebec Fire Insurance Company	Allan, Killam, McKay Alberta Limited	Edmonton	Fire.
Queen Insurance Company of America	Arthur Huddell	Calgary	Inland Transportation, Fire and Automobile.
Railway Passengers' Assurance Company	P. H. Grant	Edmonton	Accident, Sickness, Guarantee, Motor Car, Plate Glass, Employers' Liability.
Royal Insurance Company, Limited	Arthur Huddell	Calgary	Fire and Life.
Royal Exchange Assurance	Geo. H. Gowan	Edmonton	Fire, Automobile, Accident, Sickness, Employers' Liability.
Retail Lumbermen's Mutual Fire Insurance Co.	Ed. W. Stacey	Medicine Hat	Fire Insurance on Lumber Yards only.
Saskatchewan Life Insurance Company	R. S. Cook	Edmonton	Life.
Standard Life Assurance Co. of Edinburgh, Scotland	Archibald McTeer	Edmonton	Life.
Sun Life Assurance Company of Canada	A. G. Harris	Calgary	Life.
Sovereign Life Insurance Company	James McGeorge	Calgary	Life.
St. Paul Fire and Marine Insurance Company	James McGeorge	Edmonton	Fire, Tornado, Automobile, Inland Transportation, Sprinkler Leakage.
Sun Insurance Office	R. L. Greene	Edmonton	Fire.
Scottish Union and National Insurance Company	G. R. Peet	Calgary	Fire and Tornado.
Springfield Fire and Marine Insurance Company	James McGeorge	Edmonton	Fire, Tornado and Sprinkler Leakage.
Travellers' Insurance Company	Frank H. Whitney	Calgary	Life and Accident.
Travellers' Indemnity Company	Frank H. Whitney	Calgary	Accident, Sickness.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1918.—Continued.

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Union Casualty Company	Thos. McWhirter	Edmonton	Accident, Sickness, Guarantee and Automobile.
United States Fidelity & Guarantee Company	Hal E. Middleton	Calgary	Guarantee, Accident, Sickness, Plate Glass and Burglary, Automobile.
Union Assurance Society of Canton	Chas. J. Scarth	Edmonton	Fire.
Union Assurance Society, Limited	Northern Investment Co.	Edmonton	Fire.
Union (of Paris) Fire Insurance Company, Ltd.	H. B. Macdonald	Calgary	Hail.
United Assurance Company of Canada, Limited			
Vulcan Fire Insurance Company	E. C. Crandell	Calgary	Fire.
Western Assurance Company	E. D. Adams of Lott Co.	Calgary	Fire, Inland Transportation, In- land Marine, Lightning and Tornado.
Westchester Fire Insurance Company of N. Y.	Whitley & Redding	Calgary	Fire and Hail.
Western Empire Life Assurance Company	F. D. Byers	Edmonton	Life.
Western Life Assurance Company	J. G. Kelly, Tegler Blk.	Edmonton	Life.
Wawanesa Mutual Fire Insurance Company	W. S. Mooney	Edmonton	Mutual Fire.
Western Mutual Fire Insurance Company	Parker R. Reid	Didsbury	Mutual Fire.
Western Mutual Life Association	Malcolm Thompson	Edmonton	Assessment Life.
Yorkshire Insurance Company	Hornibrook, Whittemore and Allan	Calgary	Fire, Accident, Live Stock, Em- ployers' Liability, Sickness, Plate Glass and Automobile.

LIST OF UNDERWRITERS' AGENCIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1918.

Name of Underwriter.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Britannic Underwriters of the Employers' Liability Assurance Corporation, Limited	W. Ross Alger	Edmonton	Fire.
British Empire Underwriters of the British America Assurance Company	James O. Miller Insurance Agencies	Calgary	Fire.
British and Canadian Underwriters of the Norwich Union Fire Insurance Society, Ltd., of Norwich	R. W. Mayhew	Calgary	Fire.
Delaware Underwriters of the Westchester Fire In- surance Company	H. W. Allen	Calgary	Fire.
Firemen's Underwriters of the Firemen's Insurance Company of Newark, N. J.	H. Milton Martin	Edmonton	Fire and Tornado.
Fidelity (Fire) Underwriters of the Continental In- surance Company and the Phoenix Fire Insur- ance Company	C. A. Hyndman	Edmonton	Fire.
London Underwriters of the London Assurance Cor- poration			Fire.
Minnesota Underwriters of St. Paul Fire and Marine Insurance Company	James McGeorge	Edmonton	Fire, Automobile, Inland Trans- portation.
Mercantile Fire and Marine Underwriters of the American Central Insurance Company	R. L. Greene	Edmonton	Fire, Lightning and Tornado.
New York Underwriters of the Hartford Fire Insur- ance Company	C. J. Scarth	Edmonton	Fire, Storm, Cyclone, Inland Transportation, Sprinkler Leakage, and Explosion
Nova Scotia Fire Underwriters of the Home Insur- ance Company	Gilfooy-Miller Ins. Agency	Calgary	Fire, Hail, Automobile, Wind Storm.
North Western Underwriters' Agency of the North Western National Insurance Company	C. J. Campbell	Calgary	Fire.
Protector Underwriters of the Phoenix Insurance Company of Hartford	G. F. Tull	Calgary	Fire.

LIST OF UNDERWRITERS' AGENCIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1918.—Continued.

Name of Underwriter.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Rochester Underwriters of the German-American Insurance Company of New York -----	Hornibrook, Whittemore and Allan -----	Calgary -----	Fire, Hail, Tornado.
Scottish and Canadian Underwriters of the General Accident, Fire and Life Assurance Corporation, Limited -----	Hornibrook, Whittemore and Allan -----	Calgary -----	Fire.
St. Lawrence Underwriters' Agency of the Western Assurance Company -----	Hornibrook, Whittemore and Allan -----	Calgary -----	Fire.
Winnipeg Fire Underwriters of the Home Insurance Company -----	Gilfoxy-Miller Ins. Co. -----	Calgary -----	Fire, Hail, Automobile, Wind Storm.
Western Underwriters of the Canada Security As- surance Company -----	E. M. Whitley -----	Calgary -----	Hail.

